**FY NGHYLLIDEB FISOL**

INCWM SWM £

Benthyciad(au) Myfyriwr .........................

Grantiau / Bwrsarïau / Ysgoloriaethau .........................

Arian gan rieni .........................

Gwaith rhan amser .........................

CYFANSWM INCWM .........................

TALIADAU ALLAN

Ymrwymiadau Rhent .........................

Ffurfiol Biliau Cyfleustodau (Dŵr, Trydan, Nwy) .........................

Ffôn, Mobeil, Rhyngrwyd, Sky .........................

Trwydded deledu ......................... .........................

Gwariant Bwyd .........................

bob dydd Teithio (Bws, Tiwb, Trên) .........................

 Llyfrau, Argraffu, Papur a beiros etc .........................

 Shampŵ etc .........................

 Tŷ golchi .........................

 Chwaraeon, Campfa, Diddordebau .........................

 Disgiau DVD, Miwsig, Gemau .........................

 Adloniant (Sinema, Clybiau, Cyngherddau) .........................

 Sigaréts .........................

Costau achlysurol Pen-blwyddi, Nadolig .........................

 Dillad, Esgidiau, Ategolion .........................

 Bwyta allan, bwyd tecawê .........................

 Dawnsfeydd prifysgol, Digwyddiadau .........................

 Gwyliau .........................

 Harddwch, Torri gwallt ac ati .........................

Os oes gennych Tanwydd .........................

gar Yswiriant .........................

 Disg treth .........................

 Tystysgrif MOT (os yw’r car dros 3 oed) .........................

 Gwasanaeth, Cynnal a Chadw (teiars ac ati) .........................

 Parcio, Dirwyon .........................

Taliadau eraill ­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ .........................

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 CYFANSWM Y GWARIANT .........................

BALANS SWM £

­­­­­­­­­­­­­­­­­­­­­­­­­­­ Cyfanswm incwm misol: .........................

Cyfanswm taliadau allan misol: .........................

Arian dros ben / mewn dyled bob mis .........................