

# PERSONAL BUDGET SHEET

Name: \_\_\_\_\_

Address: \_\_\_\_\_

No. in Household \_\_\_\_\_

Step 1		Income
		Weekly or monthly
Wages or salary		_____
Wages or salary (partner)		_____
Jobseeker's Allowance		_____
Income Support or Pension Credit		_____
Tax Credit		_____
Retirement or Occupational Pension		_____
Child Benefit		_____
Incapacity Benefit		_____
Maintenance		_____
Non-dependant's contributions		_____
Other		_____
<b>Total Income</b>	<b>Box 1</b>	<b>£</b> _____

Step 2		Expenditure
		Weekly or monthly
Mortgage		_____
Mortgage endowment policy		_____
Secured loan		_____
Rent		_____
Council Tax		_____
Water rates		_____
Ground rent or service charge		_____
Buildings and contents insurance		_____
Life insurance and pension		_____
Gas		_____
Electricity		_____
Other fuel		_____
Housekeeping		_____
TV rental and licence		_____
Magistrates' court fines		_____
Maintenance payments		_____
Hire purchase vehicle		_____
Travelling expenses		_____
School meals and meals at work		_____
Clothing		_____
Laundry/Drycleaning		_____
Phone and mobile phone		_____
Prescriptions and health costs		_____
Childcare		_____
<b>Do not include credit debt payments here</b>		
<b>Total Expenditure</b>	<b>Box 2</b>	<b>£</b> _____

Step 3		
Total income	Box 1	_____
Minus		
Total Expenditure	Box 2	_____
<b>Money for Creditors</b>	<b>Box 3</b>	<b>£</b> _____

Step 4		Priority Debts	
		Balance owed	Weekly or monthly offer or repayment
Mortgage arrears		_____	_____
Secured loan arrears		_____	_____
Rent arrears		_____	_____
Council Tax arrears		_____	_____
Fuel Debts: Gas		_____	_____
Electricity		_____	_____
Water		_____	_____
Other		_____	_____
Magistrates' Court fine arrears		_____	_____
Maintenance arrears		_____	_____
Hire purchase arrears		_____	_____
<b>Total Priority Debts repayment</b>	<b>Box 4</b>	<b>£</b>	_____

Step 5		
<b>Money for creditors</b>	<b>Box 3</b>	<b>£</b> _____
Minus		
<b>Total priority debts repayment</b>	<b>Box 4</b>	<b>£</b> _____
<b>Money for credit debts</b>	<b>Box 5</b>	<b>£</b> _____

Step 6		Secondary debts	
Creditor	Balance owed	Weekly/Monthly offer of repayment	
1	_____	_____	
2	_____	_____	
3	_____	_____	
4	_____	_____	
5	_____	_____	
6	_____	_____	
7	_____	_____	
8	_____	_____	
9	_____	_____	
10	_____	_____	
<b>Total owed</b>	<b>Box 6</b>	<b>£</b>	_____

Signed:	_____
Date:	_____