

Personal budget sheet

England and Wales

Name _____ Number of people in my household _____

Address _____

Step 1

Income Monthly

Wages or salary	£	_____
Wages or salary (partner)	£	_____
Jobseeker's Allowance	£	_____
Income Support or Pension Credit	£	_____
Tax Credit	£	_____
Retirement or works pension	£	_____
Child Benefit	£	_____
Incapacity Benefit or ESA	£	_____
Maintenance	£	_____
Non dependants' contributions	£	_____
Other 1	£	_____
Other 2	£	_____

Total income Box A £ _____

Step 2

Outgoings Monthly

Mortgage	£	_____
Mortgage endowment policy	£	_____
Second mortgage	£	_____
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	£	_____
Phone and mobile phone	£	_____
Prescriptions and health costs	£	_____
Childminding	£	_____
Other 1	£	_____
Other 2	£	_____
Other 3	£	_____

Total outgoings Box B £ _____

Step 3

Total income Box A £ _____
take away

Total outgoings Box B £ _____

Money for creditors Box C £ _____

Step 4

Priority debts

	Balanced owed	Monthly offer of repayment
Mortgage arrears	£ _____	£ _____
Arrears on a second mortgage	£ _____	£ _____
Rent arrears	£ _____	£ _____
Council Tax	£ _____	£ _____
Fuel debts: Gas	£ _____	£ _____
Electricity	£ _____	£ _____
Other	£ _____	£ _____
Magistrates' court fine arrears	£ _____	£ _____
Maintenance arrears	£ _____	£ _____
Hire-purchase arrears	£ _____	£ _____
Other 1	£ _____	£ _____
Other 2	£ _____	£ _____

Total priority debts repayment Box D £ _____

Step 5

Money for creditors Box C £ _____
take away

Total priority debts repayments Box D £ _____

Money for credit debts Box E £ _____

Step 6

Credit debts

Creditor	Balanced owed	Monthly offer of repayment
1	£ _____	£ _____
2	£ _____	£ _____
3	£ _____	£ _____
4	£ _____	£ _____
5	£ _____	£ _____
6	£ _____	£ _____
7	£ _____	£ _____
8	£ _____	£ _____
9	£ _____	£ _____

Total owed Box F £ _____

Total monthly repayment Box E £ _____

This is an accurate record of my financial position on _____

Signed _____