

**STEP 1**

**Income**

\* weekly / monthly

Wages or salary (take home) \_\_\_\_\_  
 Partner's wages or salary (take home) \_\_\_\_\_  
 Tips or commission \_\_\_\_\_  
 Other earnings (net) \_\_\_\_\_  
 Maintenance or child support \_\_\_\_\_  
 State/private/work pension(s) \_\_\_\_\_  
 Income Support \_\_\_\_\_  
 Jobseeker's Allowance \_\_\_\_\_  
 Incapacity benefit / Statutory Sick Pay \_\_\_\_\_  
 Working Tax Credit \_\_\_\_\_  
 Child Tax Credit \_\_\_\_\_  
 Child Benefit \_\_\_\_\_  
 Other Benefit Income \_\_\_\_\_  
 Interest \_\_\_\_\_  
 Boarders or Lodgers \_\_\_\_\_  
 Housing Benefit \_\_\_\_\_  
 Other income \_\_\_\_\_

**Total Income BOX 1 £**

**STEP 4**

**Everyday expenditure**

**Outgoings**

\* weekly / monthly

Food & drink / Housekeeping \_\_\_\_\_  
 Newspapers & magazines \_\_\_\_\_  
 Public transport (work, school, shopping) \_\_\_\_\_  
 Car road tax \_\_\_\_\_  
 Fuel (Petrol, Diesel, Oil etc.) \_\_\_\_\_  
 Car insurance \_\_\_\_\_  
 Car service; MOT;repairs;breakdown cover \_\_\_\_\_  
 Childcare, pocket money, school trips \_\_\_\_\_  
 School meals and meals at work \_\_\_\_\_  
 Pets (food & vet's bills, insurance) \_\_\_\_\_  
 Cigarettes & tobacco \_\_\_\_\_  
 Clothes & footwear \_\_\_\_\_  
 Household items (repairs,replacements etc) \_\_\_\_\_  
 Health costs (e.g. dentist, eye tests) \_\_\_\_\_  
 Other 1 \_\_\_\_\_  
 Other 2 \_\_\_\_\_

**Total everyday expenditure BOX 4 £**

**STEP 2**

**Housing costs / Utilities**

**Outgoings**

\* weekly / monthly

Mortgage payment \_\_\_\_\_  
 Rent \_\_\_\_\_  
 Mortgage endowment payments \_\_\_\_\_  
 Second mortgage / other secured loans \_\_\_\_\_  
 Council Tax \_\_\_\_\_  
 Water rates \_\_\_\_\_  
 Service charge or ground rent \_\_\_\_\_  
 Buildings / contents house insurance \_\_\_\_\_  
 Life insurance \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Electricity \_\_\_\_\_  
 Other fuel costs \_\_\_\_\_

**Total housing costs BOX 2 £**

**STEP 5**

**Other expenditure**

**Outgoings**

\* weekly / monthly

Religious and Charitable giving \_\_\_\_\_  
 Entertaining, eating out \_\_\_\_\_  
 Holidays \_\_\_\_\_  
 Savings \_\_\_\_\_  
 Gardening \_\_\_\_\_  
 Hobbies/leisure/sport/gym etc. \_\_\_\_\_  
 Gifts, e.g. birthdays \_\_\_\_\_  
 Christmas presents etc. \_\_\_\_\_  
 Courses and professional fees \_\_\_\_\_  
  
 Credit Card payments \_\_\_\_\_  
 Loan repayments \_\_\_\_\_  
 Catalogue payments \_\_\_\_\_  
 other 1 \_\_\_\_\_  
 other 2 \_\_\_\_\_  
 other 3 \_\_\_\_\_

**Total other expenditure BOX 5 £**

**STEP 3**

**Other Important Items**

**Outgoings**

\* weekly / monthly

Home phone & mobile phone(s) \_\_\_\_\_  
 Maintenance or child support payments \_\_\_\_\_  
 Court fines \_\_\_\_\_  
 Pension / AVC payments \_\_\_\_\_  
 Hire Purchase / Conditional sale \_\_\_\_\_  
 TV rental / licence \_\_\_\_\_  
 County Court Judgements ( CCJ) \_\_\_\_\_  
 Tax / National Insurance ( non PAYE) \_\_\_\_\_

**Total other items BOX 3 £**

**STEP 6**

**Total Income BOX 1 £**

Housing costs / Utilities BOX 2 \_\_\_\_\_

Other Important Items BOX 3 \_\_\_\_\_

Everyday Expenditure BOX 4 \_\_\_\_\_

Other Expenditure BOX 5 \_\_\_\_\_

**Total Outgoings BOX 6 (=box 2,3,4 & 5) £**

**Money Left Over BOX 1 - BOX 6 £**