

Personal Budget Sheet

STEP 1

Income

* weekly / monthly

Wages or salary (take home) _____
 Partner's wages or salary (take home) _____
 Tips or commission _____
 Maintenance/Child support _____
 Own and/or partner's pension _____
 Income Support _____
 Jobseeker's Allowance _____
 Working Tax Credit _____
 Children's Tax Credit _____
 Child Benefit _____
 Other Benefit Income _____
 Interest _____
 Other income (Specify) _____

Total Income **BOX A** £

STEP 2

Outgoings

* weekly / monthly

Mortgage payment _____
 Rent _____
 Mortgage endowment payments _____
 Council Tax _____
 Water rates _____
 Buildings / contents house insurance _____
 Life insurance _____
 Service charge or ground rent _____
 Gas _____
 Electricity _____
 Home phone and mobile phone(s) _____
 Food & drink / Housekeeping _____
 Newspapers & magazines _____
 TV. licence & rental _____
 Childcare, pocket money, school trips _____
 School meals & meals at work _____
 Entertainment , hobbies, gym, eating _____
 Holidays _____
 Pets (food & vet's bills, insurance) _____
 Cigarettes _____
 Presents- Birthdays, Christmas etc _____
 Public transport, taxis _____
 Car road tax _____
 Fuel (petrol, Diesel, oil etc) _____
 Car insurance _____
 Car service & repairs, MOT _____
 Clothes & footwear _____
 Household items (repairs etc) _____
 Health costs (e.g. dentist, eye tests) _____
 Maintenance or child support _____
 Credit card payments _____
 Loan repayments (including HP) _____
 Savings & Pension plans _____
 Religious & Charitable giving _____
 Other _____

Total outgoings **BOX B** £

STEP 3

Total Income **BOX A** £
 take away

Total Outgoings **BOX B** £

Money Left Over **BOX C** £

You only need to complete steps 4 - 6 if you have outstanding debts

STEP 4

Priority Debts

	Balance Owed	Offer of repayment * weekly / monthly
Mortgage arrears	_____	_____
Second mortgage	_____	_____
/ secured loan arrears	_____	_____
Rent arrears	_____	_____
Council tax arrears	_____	_____
Fuel debts: Gas	_____	_____
: Electricity	_____	_____
: Other	_____	_____
Court fines arrears	_____	_____
Maintenance arrears	_____	_____
Hire Purchase arrears	_____	_____
Other 1	_____	_____
Other 2	_____	_____

Total Priority debt repayment **BOX D** £

STEP 5

Money left over **BOX C** £
 take away

Total priority debt repayment **BOX D** £

Money for credit debts **BOX E** £

STEP 6

Credit Debts

Creditor	Balance Owed	Monthly Offer of repayment
1	_____	_____
2	_____	_____
3	_____	_____
4	_____	_____
5	_____	_____
6	_____	_____
7	_____	_____
8	_____	_____
9	_____	_____
10	_____	_____
11	_____	_____

Total owed **BOX F** £

Total monthly repayment £