**Personal Budget of:**

Name…………………………………………………………………………………

**Income**  Weekly / Monthly

Wages/Salary (Take Home) \_\_\_\_\_\_\_\_\_\_\_

Partner’s Wages/Salary (Take Home) \_\_\_\_\_\_\_\_\_\_\_

Maintenance / Child Support \_\_\_\_\_\_\_\_\_\_\_

Boarders / Lodgers \_\_\_\_\_\_\_\_\_\_\_

Non-dependant contributions \_\_\_\_\_\_\_\_\_\_\_

Student Loans / Grants \_\_\_\_\_\_\_\_\_\_\_

**Benefits**

Jobseekers Allowance (Income) \_\_\_\_\_\_\_\_\_\_\_

Jobseekers Allowance (Contribution) \_\_\_\_\_\_\_\_\_\_\_

Income Support \_\_\_\_\_\_\_\_\_\_\_

Working Tax Credit \_\_\_\_\_\_\_\_\_\_\_

Child Tax Credit \_\_\_\_\_\_\_\_\_\_\_

Child Benefit \_\_\_\_\_\_\_\_\_\_\_

ESA / Incapacity / Statutory Sick Pay \_\_\_\_\_\_\_\_\_\_\_

PIP/ DLA / Attendance Allowance \_\_\_\_\_\_\_\_\_\_\_

Carer’s Allowance \_\_\_\_\_\_\_\_\_\_\_

Housing Benefit \_\_\_\_\_\_\_\_\_\_\_

State Pension \_\_\_\_\_\_\_\_\_\_\_

Private or Work Pension(s) \_\_\_\_\_\_\_\_\_\_\_

Pension Credit \_\_\_\_\_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_\_

**TOTAL** **\_\_\_\_\_\_\_\_\_\_\_**

**Essential Expenditure** Weekly / Monthly
Rent \_\_\_\_\_\_\_\_\_\_\_

Ground Rent / Services Charges \_\_\_\_\_\_\_\_\_\_\_

Mortgage \_\_\_\_\_\_\_\_\_\_\_

Other Secured Loans \_\_\_\_\_\_\_\_\_\_\_

Mortgage Endowment / MPPI \_\_\_\_\_\_\_\_\_\_\_

Buildings / Contents Insurance \_\_\_\_\_\_\_\_\_\_\_

Pension / Life Insurance \_\_\_\_\_\_\_\_\_\_\_

Council Tax \_\_\_\_\_\_\_\_\_\_\_

Gas \_\_\_\_\_\_\_\_\_\_\_

Electricity \_\_\_\_\_\_\_\_\_\_\_

Water \_\_\_\_\_\_\_\_\_\_\_

Other utility (coal, oil, calor gas) \_\_\_\_\_\_\_\_\_\_\_

TV Licence \_\_\_\_\_\_\_\_\_\_\_

Magistrates’ Court Fines \_\_\_\_\_\_\_\_\_\_\_

Maintenance / Child Support \_\_\_\_\_\_\_\_\_\_\_

Hire Purchase or Conditional Sale \_\_\_\_\_\_\_\_\_\_\_

Child Care Costs \_\_\_\_\_\_\_\_\_\_\_

Adult Care Costs \_\_\_\_\_\_\_\_\_\_\_

**Essential Subtotal** **\_\_\_\_\_\_\_\_\_\_\_**

**Telephone** Weekly / Monthly

Home Phone \_\_\_\_\_\_\_\_\_\_\_

Mobile Phone \_\_\_\_\_\_\_\_\_\_\_

Other Phone (eg International) \_\_\_\_\_\_\_\_\_\_\_

**Phone Subtotal \_\_\_\_\_\_\_\_\_\_\_**

Fuel Poverty: Unknown No Yes (SSE)

Address ………………………………………………………………………………

……………………………………………………………………………………………

**Travel** Weekly / Monthly

Public Transport \_\_\_\_\_\_\_\_\_\_\_

Other Transport (e.g. Taxis) \_\_\_\_\_\_\_\_\_\_\_

Car Insurance \_\_\_\_\_\_\_\_\_\_\_

Road Tax \_\_\_\_\_\_\_\_\_\_\_

Petrol \_\_\_\_\_\_\_\_\_\_\_

MOT & Car Maintenance \_\_\_\_\_\_\_\_\_\_\_

Breakdown & Recovery \_\_\_\_\_\_\_\_\_\_\_

Parking Charges \_\_\_\_\_\_\_\_\_\_\_

**Travel Subtotal \_\_\_\_\_\_\_\_\_\_\_**

**Housekeeping**

Food & Milk \_\_\_\_\_\_\_\_­\_\_\_

Cleaning & Toiletries \_\_\_\_\_\_\_\_\_\_\_

Newspapers / Magazines \_\_\_\_\_\_\_\_\_\_\_

Cigarettes & Tobacco \_\_\_\_\_\_\_\_\_\_\_

Alcohol \_\_\_\_\_\_\_\_\_\_\_

Laundry / Dry Cleaning \_\_\_\_\_\_\_\_\_\_\_

Clothing & Footwear \_\_\_\_\_\_\_\_\_\_\_

Nappies / Baby Items \_\_\_\_\_\_\_\_\_\_\_

Pet Food \_\_\_\_\_\_\_\_\_\_\_

**Housekeeping Subtotal** **\_\_\_\_\_\_\_\_\_\_\_**

**Other**

Health Costs \_\_\_\_\_\_\_\_\_\_\_

Dentist \_\_\_\_\_\_\_\_\_\_\_

Glasses \_\_\_\_\_\_\_\_\_\_\_

Prescriptions \_\_\_\_\_\_\_\_\_\_\_

Repairs / Household Maintenance \_\_\_\_\_\_\_\_\_\_\_

Hairdressing \_\_\_\_\_\_\_\_\_\_\_

Cable, Satellite TV and Internet \_\_\_\_\_\_\_\_\_\_\_

TV, Video or Appliance Rental \_\_\_\_\_\_\_\_\_\_\_

School Meals / Meals at Work \_\_\_\_\_\_\_\_\_\_\_

Pocket Money / School Trips \_\_\_\_\_\_\_\_\_\_\_

Lottery and Pools \_\_\_\_\_\_\_\_\_\_\_

Hobbies and Leisure \_\_\_\_\_\_\_\_\_\_\_

Gifts (Christmas / Birthdays) \_\_\_\_\_\_\_\_\_\_\_

Vet Bills / Pet Insurance \_\_\_\_\_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_\_

**Other Subtotal \_\_\_\_\_\_\_\_\_\_\_**

 **Total Income \_\_\_\_\_\_\_\_\_\_\_**

**Total Expenditure \_\_\_\_\_\_\_\_\_\_\_**

**Available Income \_\_\_\_\_\_\_\_\_\_\_**

**Number in Household:**

Adults: Number of Cars:

Children -14:

Children 14+:

**Total Debts**

Priority Total \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Non-Priority Total \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Total \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Non-Priority Debts**

Creditor Ref Owner Balance Owed Monthly Repayment Offer

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
5. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
6. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
7. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
8. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
9. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
10. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
11. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
12. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
13. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
14. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
15. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**TOTAL** **\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Money for Credit Debts**

 Weekly Monthly

Available Income \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_

*minus*

Priority Debt Payments \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_

Money for Non-Priority debts \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_

**Priority Debts**

Creditor Ref Owner Balance Owed Repayment

Rent Arrears \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

Mortgage Arrears \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

Second Mortgage / Secured Loan \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

Council Tax Arrears \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

Utility Debts: Gas \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

Electricity \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

Telephone \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

Water \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

Magistrates’ Court Fines \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

Maintenance / Child Support \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

**TOTAL** \_\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_\_\_

**6 Non-Priority Debts**

Creditor Ref Balance Owed Repayment Offer

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

7. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

8. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

9. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

10. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

11. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

12. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**TOTAL** **\_\_\_\_\_\_\_\_\_\_\_** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_**