

Personal Budget

* Use weekly or monthly figures throughout

STEP 1

Income

* weekly / monthly

Wages or salary (net after deductions) _____
 Partner's wages or salary (net) _____
 Maintenance/Child support _____
 Non Dependants contribution _____
 Income Support/ESA _____
 Jobseeker's Allowance _____
 Child Benefit _____
 Working Tax Credit _____
 Children's Tax Credit _____
 Disability Living Allowance _____
 Other Benefit Income (Specify) _____
 Pension - Own and/or partner's _____
 Other income (Specify) _____

Total Income **BOX A** £

STEP 2

Outgoings

* weekly / monthly

Rent _____
 Mortgage payment _____
 Mortgage endowment payments _____
 Council Tax _____
 Service charge or ground rent _____
 Buildings / contents house insurance _____
 Life insurance - house related _____
 Water rates _____
 Gas _____
 Electricity _____
 Court Fines _____
 Maintenance/Child Support _____
 Pensions/AVCs - include savings _____
 Other Life Assurance _____
 HP/Conditional Sale _____
 TV Licence _____
 Telephone _____
 Mobile Phone _____
 Travel & Fares _____
 Petrol _____
 Road Tax _____
 Car Insurance _____
 Car service & repairs, MOT _____
 Food/Housekeeping _____
 Newspapers _____
 Cigarettes/Tobacco _____
 Clothes & shoes _____
 Childcare (include pocket money/trips) _____
 School Meals _____
 Health costs (dentist, eye tests) _____
 Pets (Food, vets bills & Insurance) _____
 Household Repairs/Maintenance _____
 Credit card payments _____
 Religious & Charitable giving _____
 Presents - Birthdays, Christmas etc _____
 Hair Cuts _____
 Other e.g. Memberships, Going out _____

Total outgoings **BOX B** £

STEP 3

Total Income **BOX A** £

take away **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	_____	_____
Magistrates' Court fine 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 **BOX D** £

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	_____	_____

Total owed **BOX F** £

Total monthly repayment £

*Any expenses that are paid out weekly can be converted to monthly by multiplying by 52 (the number of weeks in a year), then dividing by 12 (months in a year). If you budget weekly and want to convert a monthly amount to a weekly figure, just multiply by 12, then divide by 52.