

# PERSONAL BUDGET SHEET

Name \_\_\_\_\_ Number of people in my household \_\_\_\_\_

Address \_\_\_\_\_

Use weekly or monthly figures all the way through. Tick the box of which set of figures you are using.

Weekly Figures     Monthly Figures



Worlds End  
Neighbourhood  
Advice Centre

**STEP 1**

INCOME	
Wages/salary	_____
Wages/salary (partner)	_____
Job Seekers Allowance	_____
Income Support	_____
Family Credit	_____
Retirement/Works Pension	_____
Child Benefit	_____
Incapacity Benefit	_____
Maintenance	_____
Non-dependants contribution	_____
Other	_____
<b>A Total income</b>	£ _____

**STEP 4**

PRIORITY DEBTS		
	Balance owed	offer of repayment
Mortgage arrears	_____	_____
Second mortgage arrears	_____	_____
Rent arrears	_____	_____
Council Tax arrears	_____	_____
Water rates arrears	_____	_____
Fuel debts: Gas	_____	_____
Electricity	_____	_____
Other	_____	_____
Magistrates' Court fine arrears	_____	_____
Maintenance arrears	_____	_____
Community Charge arrears	_____	_____
Other: 1 _____	_____	_____
2 _____	_____	_____
<b>D Total priority debts repayment</b>	£ _____	

**STEP 2**

OUTGOINGS	
Mortgage	_____
Mortgage endowment policy	_____
Second mortgage	_____
Rent	_____
Council Tax	_____
Water rates	_____
Ground rent/service charge	_____
Buildings/contents insurance	_____
Life insurance/pension	_____
Gas	_____
Electricity	_____
Other fuel	_____
Housekeeping	_____
TV rental/licence	_____
Magistrates' Court fines	_____
Maintenance payments	_____
Travelling expenses	_____
School meals/meals at work	_____
Clothing	_____
Laundry	_____
Telephone	_____
Prescriptions	_____
Childminding	_____
Other 1 _____	_____
2 _____	_____
3 _____	_____
<b>B Total outgoings</b>	£ _____

**STEP 5**

MONEY FOR CREDITORS	
<b>C Money for creditors</b>	£ _____
TAKE AWAY	
<b>D Total priority debts repayment</b>	£ _____
<b>E Money for credit debts</b>	£ _____

**STEP 3**

<b>A Total Income</b>	£ _____
TAKE AWAY	
<b>B Total Outgoings</b>	£ _____
<b>C Money for Creditors</b>	£ _____

**STEP 5**

CREDIT DEBTS		
Creditor	Balance owed	Monthly offer of repayment
1 _____	_____	_____
2 _____	_____	_____
3 _____	_____	_____
4 _____	_____	_____
5 _____	_____	_____
6 _____	_____	_____
7 _____	_____	_____
8 _____	_____	_____
9 _____	_____	_____
<b>Total owed</b>	£ _____	
<b>Total monthly repayment</b>	£ _____	

This is an accurate record of my financial position at \_\_\_\_\_ 20\_\_\_\_

Signed \_\_\_\_\_

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