

# Personal budget sheet

England and Wales

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

Address \_\_\_\_\_

## Step 1

Income  
Monthly

Wages or salary	£	_____
Wages or salary (partner)	£	_____
Jobseeker's Allowance	£	_____
Income Support or Pension Credit	£	_____
Tax Credit	£	_____
Retirement or works pension	£	_____
Child Benefit	£	_____
Incapacity Benefit or ESA	£	_____
Maintenance	£	_____
Non dependants' contributions	£	_____
Other 1	£	_____
2	£	_____

**Total income** **Box A** £ \_\_\_\_\_

## Step 2

Outgoings  
Monthly

Mortgage	£	_____
Mortgage endowment policy	£	_____
Second mortgage	£	_____
Rent	£	_____
Council Tax	£	_____
Water rates	£	_____
Ground rent or service charge	£	_____
Buildings and contents insurance	£	_____
Life insurance and pension	£	_____
Gas	£	_____
Electricity	£	_____
Other fuel	£	_____
Housekeeping	£	_____
TV rental and licence	£	_____
Magistrates' court fines	£	_____
Maintenance payments	£	_____
Hire-purchase vehicle	£	_____
Travelling expenses	£	_____
School meals and meals at work	£	_____
Clothing	£	_____
Laundry	£	_____
Phone and mobile phone	£	_____
Prescriptions and health costs	£	_____
Childminding	£	_____
Other 1	£	_____
2	£	_____
3	£	_____

**Total outgoings** **Box B** £ \_\_\_\_\_

## Step 3

**Total income** **Box A** £ \_\_\_\_\_

take away

**Total outgoings** **Box B** £ \_\_\_\_\_

**Money for creditors** **Box C** £ \_\_\_\_\_

## Step 4

Priority debts

	Balanced owed	Monthly offer of repayment
Mortgage arrears	£ _____	£ _____
Arrears on a second mortgage	£ _____	£ _____
Rent arrears	£ _____	£ _____
Council Tax	£ _____	£ _____
Fuel debts: Gas	£ _____	£ _____
Electricity	£ _____	£ _____
Other	£ _____	£ _____
Magistrates' court fine arrears	£ _____	£ _____
Maintenance arrears	£ _____	£ _____
Hire-purchase arrears	£ _____	£ _____
Other 1	£ _____	£ _____
2	£ _____	£ _____

**Total priority debts repayment** **Box D** £ \_\_\_\_\_

## Step 5

**Money for creditors** **Box C** £ \_\_\_\_\_  
take away

**Total priority debts repayments** **Box D** £ \_\_\_\_\_

**Money for credit debts** **Box E** £ \_\_\_\_\_

## Step 6

Credit debts

Creditor	Balanced owed	Monthly offer of repayment
1	£ _____	£ 0
2	£ _____	£ 0
3	£ _____	£ 0
4	£ _____	£ 0
5	£ _____	£ 0
6	£ _____	£ 0
7	£ _____	£ 0
8	£ _____	£ 0
9	£ _____	£ 0

**Total owed** **Box F** £ \_\_\_\_\_

**Total monthly repayment** **Box E** £ \_\_\_\_\_

This is an accurate record of my financial position  
on \_\_\_\_\_

Signed \_\_\_\_\_