

# 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	_____
Tax Credits	_____
Retirement/Works Pension	_____
Child Benefit	_____
Incapacity Benefit	_____
Maintenance	_____
Non-dependants contribution	_____
Other	_____

**A Total income** £ \_\_\_\_\_

**STEP 4**

**PRIORITY DEBTS**

	Balance owed	Monthly 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	_____	_____
Other 1	_____	_____
2	_____	_____
3	_____	_____

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

**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/license	_____
Magistrates' Court fines	_____
Maintenance payments	_____
Travelling expenses	_____
School meals/meals at work	_____
Clothing	_____
Laundry	_____
Telephone	_____
Prescriptions	_____
Child minding	_____
Other 1	_____
2	_____
3	_____

**B Total outgoings** £ \_\_\_\_\_

**STEP 5**

**MONEY FOR CREDITORS**

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

TAKE AWAY

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

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

**STEP 3**

**A Total Income** £ \_\_\_\_\_

TAKE AWAY

**B Total Outgoings** £ \_\_\_\_\_

**C Money for Creditors** £ \_\_\_\_\_

**STEP 6**

**CREDIT DEBTS**

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

**Total owed** £ \_\_\_\_\_

**Total monthly repayment** £ \_\_\_\_\_

This is an accurate record of my financial position

Date \_\_\_\_\_

Signed \_\_\_\_\_

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