creditaction
Better thinking about money

Personal Budget Sheet

STEP 1 — Income

* weekly / monthly

Wages or salary (net after deductions)	
Partner's wages or salary (net)	
Tips or commission	
Maintenance/Child support	
Own and/or partner's pension	
Income Support	
Jobseeker's Allowance	
Working Tax Credit	
Children's Tax Credit	
Child Benefit	
Other Benefit Income	
Interest	
Other income (Specify)	

Total Income BOX A £

STEP 2 — Outgoings

* weekly / monthly

Mortgage payment	
Rent	
Mortgage endowment payments	
Council Tax	
Service charge or ground rent	
Buildings / contents house insurance	
Life insurance	
Water rates	
Gas	
Electricity	
Telephone (including mobiles)	
Food & drink / Housekeeping	
Newspapers & magazines	
TV. licence & rental	
Childcare (include pocket money/ trips)	
School meals	
Entertainment (include hobbies)	
Holidays	
Pets (food & vet's bills, insurance)	
Cigarettes	
Presents- Birthdays, Christmas etc	
Travel & fares	
Car tax	
Petrol	
Car insurance	
Car service & repairs, MOT	
Clothes & shoes	
Household items (repairs etc)	
Health costs (e.g. dentist, eye tests)	
Maintenance payments	
Credit card payments	
Loan repayments (including HP)	
Savings & Pension plans	
Religious & Charitable giving	
Other	

Total outgoings BOX B £

STEP 3

Total Income **BOX A** £
take away
Total Outgoings **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
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 £