

STEP 1 **Income**
* weekly / monthly

Wages or salary (net after deductions) _____

Partner's wages or salary (net) _____

Tips or commission _____

Other earnings (net) _____

Maintenance/Child support _____

Own and/or partner's pension _____

Income Support _____

Jobseeker's Allowance _____

Incapacity benefit / Statutory Sick Pack _____

Working Tax Credit _____

Children's Tax Credit _____

Child Benefit _____

Other Benefit Income _____

Interest _____

Boarders / lodgers _____

Other income _____

Other income 2 _____

Total Income BOX 1 £

STEP 2 **Outgoings**
* weekly / monthly

Housing costs / Utilities

Mortgage payment _____

Rent _____

Mortgage endowment payments _____

Second mortgage / other secured loans _____

Council Tax _____

Service charge or ground rent _____

Buildings / contents house insurance _____

Life insurance _____

Water rates _____

Gas _____

Electricity _____

Other fuel costs _____

Total housing costs BOX 2 £

STEP 3 **Outgoings**
* weekly / monthly

Other Important Items

Telephone (including mobiles) _____

Maintenance payments _____

Magistrates' Court fines _____

Pension / AVC payments _____

HP payments / Conditional sale _____

TV rental / licence _____

County Court Judgements (CCJ) _____

Tax / National Insurance (non PAYE) _____

Total other items BOX 3 £

STEP 4 **Outgoings**
* weekly / monthly

Everyday expenditure

Food & drink / Housekeeping _____

Newspapers & magazines _____

Travel & fares _____

Car tax _____

Petrol _____

Car insurance _____

Car service; MOT;repairs;breakdown cover _____

Childcare (include pocket money, school _____

School meals _____

Pets (food & vet's bills, insurance) _____

Cigarettes _____

Clothes & shoes _____

Household items (repairs etc) _____

Health costs (e.g. dentist, eye tests) _____

Other 1 _____

Other 2 _____

Total everyday expenditure BOX 4 £

STEP 5 **Outgoings**
* weekly / monthly

Other expenditure

Religious and Charitable giving _____

Entertaining, eating out _____

Holidays _____

Savings _____

Gardening _____

Hobbies _____

Gifts, e.g. birthdays _____

Christmas presents etc. _____

Courses and professional fees _____

Credit Card payments _____

Loan repayments _____

Catalogue payments _____

other 1 _____

other 2 _____

other 3 _____

Total other expenditure BOX 5 £

STEP 6

Total Income BOX 1 £

Housing costs / Utilities BOX 2 _____

Other Important Items BOX 3 _____

Everyday Expenditure BOX 4 _____

Other Expenditure BOX 5 _____

Total Outgoings BOX 6 (=box 2,3,4 & 5) £

Money Left Over BOX 1 - BOX 6 £