

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**



Joining up advice services in the Royal Borough of Kensington and Chelsea

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STEP 1

INCOME

Wages/salary _____

Wages/salary (partner) _____

Job Seekers Allowance _____

Income Support/Pension Credit _____

Tax Credit _____

Retirement/Works Pension _____

Child Benefit _____

Incapacity Benefit/ESA _____

Maintenance _____

Non-dependants contribution _____

Other _____

A Total income £ _____

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	_____	_____
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/licence _____

Magistrates' Court fines _____

Maintenance payments _____

Travelling expenses _____

School meals/meals at work _____

Clothing _____

Laundry _____

Telephone _____

Prescriptions _____

Childminding _____

Emergencies/repairs _____

Gifts _____

School trips etc _____

B Total outgoings £ _____

STEP 5

MONEY FOR CREDITORS

C Money for creditors £ _____

D Total priority debts repayment £ _____

E Money for credit debts £ _____

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 £ _____

STEP 2

A Total Income £ _____

TAKE AWAY

B Total Outgoings £ _____

C Money for Creditors £ _____

This is an accurate record of my financial position at _____ 20____

Signed _____



