

Putting together a budget

Before you call us for advice on dealing with your debt, you'll need to gather details about your current financial situation, to make the process smoother when you call.

A budget is a list of all the money you receive and all the things you spend money on every month. We refer to these as your income, outgoings and debts (including court payments).

Why create a budget?

So we can make sure the advice we give is suitable and any solutions we recommend are tailored to you, we need to fully understand your situation. We'll look at your entire financial picture including all your incomings and outgoings, and details of your debts.

To help you gather this information, we've created this budget form.

Notes for filling in the budget form

- You don't need to fill every box. If a section isn't relevant, you can leave it empty.
- If you're unsure on any amount try to find out the amount before you call us (you could look at your bank statement, or bills, or contact the organisation directly).
- Don't worry if you're struggling with anything, we can discuss this when you call
- If you prefer to fill in a budget that works out the average cost and payment per calendar month then please download the excel version.

Enter the total amount you pay, including towards any arrears you may have Housing & Utility Bills Rent Mortgage Secured loan (other than your mortgage) Mortgage endowment premium Service charge or ground rent Water Council tax Gas Electricity Other household fuels (oil, coal etc) HOUSEHOLD SERVICES Buildings & contents insurance Telephone and internet TV licence Satellite or cable TV Repairs, service contracts Appliance rental Child support paid by you Childcare costs Life insurance & private pension payments Medical or accident insurance Travel Vehicle servicing costs Road tax Car insurance Breakdown cover Fuel & parking Public transport Food, toiletries & cleaning products School meals Meals at work Payment amount £ How deterly e.g. weekly, monthly How detelly e.g. weekly, monthly How delly e.g. weekly, monthly How delly e.g. weekly, monthly How delly e.g. weekly, monthly How delly How delly How delly How delly How delly How delly How evely, monthly Household, How evely, monthly Household, month	Outgoings: Your living costs		
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Tobacco	· · · · · · · · · · · · · · · · · · ·		
Clothing & footwear			

OTHER CERVICES	
OTHER SERVICES	ı
School trips & activities	
Medicines & prescriptions	
Dentist & opticians	
Hairdressing	
Professional or union fees	
Education fees	
Laundry or dry cleaning	
PERSONAL & LEISURE	
Newspapers & magazines	
Sports, hobbies & entertainment	
Children's pocket money	
Church or charity donations	
Sundries & emergencies	
OTHER COSTS	

Income: What money do you receive?			
If your income is variable, please enter an average	Amount £	How often? e.g. weekly, monthly	
Your wage			
You partner's wage			
Part-time wages (eg. from a second job)			
Child benefit			
Rent or board received			
State pension			
Private pensions			
Pension credit			
Employment & Support Allowance (ESA)			
Jobseeker's Allowance (JSA)			
Child Support or CSA			
Disability Living Allowance (DLA)			
Income Support			
Working Tax Credit		_	
Child Tax Credit			
Housing Benefit			

OTHER INCOME	

Debts: Who do you owe money to?(This could include rent arrears, gas or electricity, credit and store cards, bank loans etc.)

Name of organisation or lender	Type of debt	Amount owed	Usual payment	How often?
Example: ABC bank	Overdraft	£100.00	£25.00	Monthly

Court payments			
Type of court order	Amount owed	Usual payment	How often?
Example: County Court judgment (CCJ)	£2,000	£17.50	monthly