

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](#).

Outgoings: Your living costs

Enter the total amount you pay, including towards any arrears you may have	Payment amount £	How often? e.g. weekly, monthly
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 & HOUSEKEEPING		
Food, toiletries & cleaning products		
School meals		
Meals at work		
Pets (food & insurance)		
Tobacco		
Clothing & footwear		

OTHER SERVICES		
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		

Court payments

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