

## Budget sheet

Use this budget sheet to help you sort out your debts.

You can use it to list all the income and expenses for your household.

When you've added up all the figures, you'll see if you have any money left over to pay your debts.

You can show the budget sheet to the people you owe money to, to help you come to an arrangement to pay back what you owe.

For more information about how to deal with your debts, and how to work out your budget, see our fact sheet, **Help with debt**.

www.adviceguide.org.uk

## Budget sheet

Name.....

Address.....

Number of people in my household.....

### Income (weekly/monthly)

Wages/salary	£
Wages/salary (partner)	£
Benefits	£
Money from other people	£
Other	£
	£
<b>Total income</b>	£

### Outgoings (weekly/monthly)

Mortgage/rent	£
Second mortgage/secured loan	£
Ground rent/service charges	£
Buildings/contents insurance	£
Life insurance/endowment	£
Council tax	£
Gas	£
Electricity	£
Water	£
Food/housekeeping	£
Travel	£
Telephone	£
TV licence/rental	£
Clothing/emergencies	£
Prescriptions/health costs	£
Other	£
<b>Total outgoings</b>	£

My total income is £ .....

My total outgoings are £.....

This leaves me an available income of £.....for my creditors

## Priority debts

Type of debt	Money owed	Payments negotiated to pay off debts (weekly/monthly)
Rent arrears	£	£
Mortgage/2 <sup>nd</sup> mortgage arrears	£	£
Council tax arrears	£	£
Gas arrears	£	£
Electricity arrears	£	£
Fines	£	£
Maintenance arrears	£	£
Other	£	£
<b>Total</b>	£	£

Total payments to priority creditors is £ .....per month/week. When I have made payments to my priority creditors, I have £..... for my non-priority creditors.

## Non-priority debts

Debt (fill in name of creditor)	Money owed	Offer (weekly/monthly)
Debt	£	£
Debt	£	£
Debt	£	£
Debt	£	£
Debt	£	£
Debt	£	£
<b>Total</b>		

This is a true record of my financial situation on.....(date)

Signed.....

## Further help

### Citizens Advice Bureau

Citizens Advice Bureaux give free, confidential, impartial and independent advice to help you solve problems. To find your nearest CAB, including those that give advice by e-mail, click on [nearest CAB](#), or look under C in your phone book.

### National Debtline

The National Debtline can give free information to people with debt problems. It also provides an information pack on dealing with debt. The line is available on Monday to Friday 9.00 to 9.00 and on Saturday 9.30. to 1.00. The National Debtline telephone number is 0808 808 4000 and the website is [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk). They have produced a budget sheet that you can fill in on-line at [www.nationaldebtline.co.uk/budget\\_sheet](http://www.nationaldebtline.co.uk/budget_sheet).

### Other information on Adviceguide which might help

- Help with debt
- Credit
- Sample debt letters
- Dealing with people you owe money to
- How to sort out your mortgage problems

**This fact sheet is produced by [Citizens Advice](#), an operating name of The National Association of Citizens Advice Bureaux. It is intended to provide general information only and should not be taken as a full statement of the law. The information applies to England, Wales and Scotland**

**This fact sheet was last updated on 27 July 2009, and is reviewed regularly. If it is some time since you obtained this fact sheet, please contact your local Citizens Advice Bureau to check if it is still correct. Or visit our website - [www.adviceguide.org.uk](http://www.adviceguide.org.uk) - where you can download an up-to-date copy.**