



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](#).



Budget sheet

Name	
Address	
Number of people in my household	

Income (weekly/monthly)

Wages or salary	£
Wages or salary (partner)	£
Benefits	£
Money from other people	£
Other	£
Total income	£

Outgoings (weekly/monthly)

Mortgage or 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	£
Total income	£

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 nd mortgage arrears	£	£
Council tax	£	£
Gas arrears	£	£
Electricity arrears	£	£
Fines	£	£
Maintenance arrears	£	£
Other	£	£
Total	£	£

Total payments to priority creditors is £.....per week/month. 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)
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
Total	£	£

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

Signed.....



Further help

Citizens Advice Bureaux

Citizens Advice Bureaux give free, confidential, and independent advice on debt and money problems. Find your local Citizens Advice Bureau on the [Citizens Advice Scotland website](#). You can get advice by phone, email or in person.

National Debtline

Call National Debtline on 0808 808 4000 for free advice about debt. You can also check the [National Debtline website](#).

Other information on our advice website which might help:

- [Help with debt](#)
- [Borrowing money](#)
- [Sorting out your mortgage problems](#)

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