

1. About you

You need to be clear about whose details you are going to include. For example: if you live with a partner, are you going to prepare a joint budget? If you have any non-dependants living with you, how will you treat their income and outgoings?

Q1 Your name: _____
This will appear on your financial statement.

Q2 Your address:
This will appear on your financial statement.

Q3 Your telephone number: _____
This will appear on your financial statement.

Q4 Is this a joint budget with your partner? Yes No
Your money adviser will already have spoken to you about who you should include in your budget but if you have a query about this, or want to discuss it further, make a note in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q5 How many non-dependants do you have living with you? _____
A non-dependant is someone who lives in your house who is not your partner or a dependant child, such as a grown-up child or an elderly relative.

Q6 How many children under 14 do you have living with you? _____

Q7 How many children over 14 do you have living with you? _____

Q8 What is your employment status?
You may choose more than one option. Choose all the descriptions that apply to you. If 'other', use the 'notes' box to explain what this is.

Full-time employed Part-time employed Unemployed Self-employed
 Not working due to care responsibilities Full-time student Not working due to sickness or disability
 Other

What is your partner's employment status?
You only need to fill this in if you are including your partner in your budget sheet. You may choose more than one option. Choose all the descriptions that apply to you. If 'other', use the 'notes' box to explain what this is.

Full-time employed Part-time employed Unemployed Self-employed
 Not working due to care responsibilities Full-time student Not working due to sickness or disability
 Other

Q9 How many vehicles do you own? _____
Creditors are likely to object to two vehicles appearing on a financial statement unless this is for a good reason. For example, if an extra car is needed because someone in the household has a disability, or if two cars are needed because this is the only way that two working adults can get to work in different workplaces. You will need to explain this to your creditors, use the 'notes' box to say why you need more than one car.

Notes or Comments:
Use this space to add any information you think may be relevant.

2. Your income

Include all types of income coming into your household.

When you finalise your budget, your adviser will check your income details with you and include a summary of this information on the financial statement to send to your creditors.

In this section: Your salary or wages Other income Your benefits & tax credits
Your pensions Notes or comments

Your salary or wages

You should include normal take-home pay. This means wages and salary after deductions for tax, National Insurance and pension contributions. Only include overtime payments if you receive these on a regular basis.

If you are paid weekly, please see the note on page 15 about working out monthly amounts.

Q1 **Your salary or wages:**£ _____ **monthly** **weekly**
Your partner's salary or wages:£ _____ **monthly** **weekly**

Q2 **Your other salary or wages:**£ _____ **monthly** **weekly**
Your partner's other salary or wages:£ _____ **monthly** **weekly**

For example, this could be from a second job. If you have other salary or wages, use the 'notes' box to tell us what this is.

Q3 **Your other salary or wages:**£ _____ **monthly** **weekly**
Your partner's other salary or wages:£ _____ **monthly** **weekly**

Total monthly salary or wages:£ _____

Other income

Complete this section to show what other types of income you might have.

If you are including weekly income, please see the note on page 15 about working out monthly amounts.

Q4 **Your maintenance or child support:**£ _____ **monthly** **weekly**
Your partner's maintenance or child support:£ _____ **monthly** **weekly**

This means maintenance paid to you or your partner, not maintenance you or your partner pay to someone else.

Q5 **Your boarders or lodgers:**£ _____ **monthly** **weekly**
Your partner's boarders or lodgers:£ _____ **monthly** **weekly**

This means the rent you receive from any boarders or lodgers you have living with you.

Q6 **Your non-dependants' contributions:**£ _____ **monthly** **weekly**
Your partner's non-dependants' contributions: ..£ _____ **monthly** **weekly**

If you have grown-up children or other non-dependants in the house, include how much they pay towards their 'keep'.

Q7 **Your student loans and grants:**£ _____ **annually** **monthly** **weekly**
Your partner's student loans and grants:£ _____ **annually** **monthly** **weekly**

It can be complicated to work out your income from student loans or grants. If you are not sure, make a note in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

continued →

Other income (continued)

Q8 Your other income:£ _____ monthly weekly

Your partner's other income:£ _____ monthly weekly

Q9 Your other income:£ _____ monthly weekly

Your partner's other income:£ _____ monthly weekly

If you have other types of income that we have not listed, use the 'notes' box to tell us what this is.

Total monthly other income:£ _____

Your benefits & tax credits

You need to include all benefits and tax credits you receive.

Please note many benefits are paid weekly, fortnightly or 4-weekly. On your final budget sheet these amounts will be changed to 'monthly' ones. See the note on page 15 for more information about this.

Q10 Your income-based Jobseekers Allowance:£ _____ 4-weekly fortnightly weekly

Your partner's income-based Jobseekers Allowance: ...£ _____ 4-weekly fortnightly weekly

Q11 Your contribution-based Jobseekers Allowance:£ _____ 4-weekly fortnightly weekly

Your partner's contribution-based Jobseekers Allowance: ...£ _____ 4-weekly fortnightly weekly

Q12 Your Income Support:£ _____ 4-weekly fortnightly weekly

Your partner's Income Support:£ _____ 4-weekly fortnightly weekly

Q13 Your Working Tax Credit:£ _____ 4-weekly fortnightly weekly

Your partner's Working Tax Credit:£ _____ 4-weekly fortnightly weekly

Q14 Your Child Tax Credit:£ _____ 4-weekly fortnightly weekly

Your partner's Child Tax Credit:£ _____ 4-weekly fortnightly weekly

Q15 Your Child Benefit:£ _____ 4-weekly fortnightly weekly

Your partner's Child Benefit:£ _____ 4-weekly fortnightly weekly

Q16 Your Incapacity Benefit:£ _____ 4-weekly fortnightly weekly

Your partner's Incapacity Benefit:£ _____ 4-weekly fortnightly weekly

Q17 Your Employment and Support Allowance:£ _____ 4-weekly fortnightly weekly

Your partner's Employment and Support Allowance: ...£ _____ 4-weekly fortnightly weekly

Q18 Your Statutory Sick Pay:£ _____ 4-weekly fortnightly weekly

Your partner's Statutory Sick Pay:£ _____ 4-weekly fortnightly weekly

Q19 Your Disability Living Allowance:£ _____ 4-weekly fortnightly weekly

Your partner's Disability Living Allowance:£ _____ 4-weekly fortnightly weekly

Explain in the 'notes' box who gets Disability Living Allowance and why.

Your benefits & tax credits (continued)

Q20 Your Attendance Allowance: £ _____ 4-weekly fortnightly weekly

Your partner's Attendance Allowance: £ _____ 4-weekly fortnightly weekly

Explain in the 'notes' box who gets Attendance Allowance and why.

Q21 Your Carer's Allowance: £ _____ 4-weekly fortnightly weekly

Your partner's Carer's Allowance: £ _____ 4-weekly fortnightly weekly

Q22 Your Support for Mortgage Interest: £ _____ 4-weekly fortnightly weekly

Your partner's Support for Mortgage Interest: £ _____ 4-weekly fortnightly weekly

If you are a homeowner and you receive Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit, you may get some help with your mortgage payments. This is normally paid direct to your lender. If you include it as income, make sure you put your full mortgage payment in the 'outgoings' section at Step 4.

Q23 Your Housing Benefit/Local Housing Allowance: £ _____ 4-weekly fortnightly weekly

Your partner's Housing Benefit/Local Housing Allowance: ... £ _____ 4-weekly fortnightly weekly

If you include your Housing Benefit / Local Housing Allowance as income, make sure you put your full rent in the 'outgoings' section at Step 4.

Q24 Your Council Tax Benefit: £ _____ 4-weekly fortnightly weekly

(or help with your rates in Northern Ireland)

Your partner's Council Tax Benefit: £ _____ 4-weekly fortnightly weekly

(or help with their rates in Northern Ireland). If you include your Council Tax Benefit as income, make sure you put your full Council Tax in the 'outgoings' section at Step 4.

Do you live in Northern Ireland? If you include any help you get with your Rates as income, make sure you put your full Rates in the 'outgoings' section at Step 4.

Q25 Your Maternity Allowance: £ _____ 4-weekly fortnightly weekly

Your partner's Maternity Allowance: £ _____ 4-weekly fortnightly weekly

Q26 Your Statutory Maternity Pay: £ _____ 4-weekly fortnightly weekly

Your partner's Statutory Maternity Pay: £ _____ 4-weekly fortnightly weekly

Q27 Your other benefits and tax credits: £ _____ 4-weekly fortnightly weekly

Your partner's other benefits and tax credits: £ _____ 4-weekly fortnightly weekly

Q28 Your other benefits and tax credits: £ _____ 4-weekly fortnightly weekly

Your partner's other benefits and tax credits: £ _____ 4-weekly fortnightly weekly

If you have other benefit income that we have not listed, use the 'notes' box to tell us what this is.

Total monthly benefits: £ _____

Your pensions You need to include all the pensions you receive. Please note many pensions are paid weekly, fortnightly or 4-weekly. On your final budget sheet these amounts will be changed to 'monthly' ones. See the note on page 15 for more information about this.

Q29 Your state pension: £ _____ 4-weekly fortnightly weekly

Q30 Your private or work pensions: £ _____ 4-weekly fortnightly weekly

Q31 Your Pension Credit: £ _____ 4-weekly fortnightly weekly

There are two parts to Pension Credit: Guaranteed Credit and Savings Credit. You may be getting one or both of them. Include your total Pension Credit here.

Total monthly pension: £ _____

Notes or comments:

Use this space to add any information you think may be relevant.

3. Your Assets

Assets are things like savings or the value of property such as your home or car. On the financial statement, you will need to confirm that you have discussed assets with your adviser and whether you can make any lump-sum payments to pay off your debts.

In this section: Your home Other assets Notes or comments

Your home

Q1 How much is your home worth? £ _____

To complete this section, make an estimate of how much you could sell your house for.

Q2 How much is the total amount of the mortgage you owe? £ _____

This section is about your assets, so you need to put here the total amount that you owe on your mortgage and not what you pay each month.

Q3 How much is the total amount of any secured loans you owe? £ _____

This section is about your assets, so you need to put here the total amount that you owe on any secured loans and not what you pay each month.

Total home equity:..... £ _____

Other assets

Complete this section if you have other assets.

Q4 What is the value of your vehicle(s)? £ _____

Q5 If you have any vehicles on hire purchase, how much is left to pay on your agreement(s)? £ _____

Before completing this section, check what sort of vehicle finance you have. This is because not all vehicle finance is hire purchase. Make sure that you only include details of a hire-purchase or conditional-sale loan here. If you are unsure, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q6 How much are your savings? £ _____

Don't include your children's savings here.

Q7 What other assets do you have? £ _____

If you have other assets that we have not listed, use the 'notes' box to tell us what they are.

Total other assets:..... £ _____

Total assets:..... £ _____

Notes or comments:

Use this space to add any information you think may be relevant.

4. Your spending

It is important to work out how much money your household spends on basic living expenses. Be careful not to miss something out, or you may find you can't keep up with the payments you agree with your creditors.

In this section: [Essential expenditure](#) [Phone](#) [Travel](#) [Housekeeping](#)
[Other expenditure](#) [Notes or comments](#)

Essential expenditure

Only include details of your normal payments for these items. If you have arrears, include them in the section about priority debts below. Don't include debt or credit payments here.

Q1 Rent: £ _____ monthly fortnightly weekly

This should be your full rent. Include any Housing Benefit you get in the 'Income' section at Step 2.

Q2 Ground rent and service charge: £ _____ monthly weekly

This is normally only charged if you own your own flat. If you are unsure, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q3 Mortgage: £ _____ monthly weekly

Q4 Other secured loans: £ _____ monthly weekly

Q5 Mortgage endowment: £ _____ monthly weekly

Q6 Mortgage payment protection insurance: £ _____ monthly weekly

Q7 Buildings insurance: £ _____ annually monthly weekly

Q8 Contents insurance: £ _____ annually monthly weekly

Q9 Pension: £ _____ monthly weekly

Only include what you actually pay into your pension yourself. Do not include any payments that have been already taken out of your wages by your employer.

Q10 Life insurance: £ _____ monthly weekly

Q11 Council Tax (Rates in Northern Ireland): .. £ _____ monthly fortnightly weekly

This should be your full Council Tax. Include any Council Tax Benefit you get in the 'Income' section at Step 2.

Do you live in Scotland? In Scotland water charges are paid with Council Tax.

Do you live in Northern Ireland? This should be your full Rates. Include any help you get with your Rates in the 'Income' section at Step 2.

Q12 Gas: £ _____ quarterly monthly fortnightly weekly

Q13 Electricity: £ _____ quarterly monthly fortnightly weekly

continued →

Essential expenditure (continued)

Q14 Water: £ _____ 6 monthly monthly fortnightly weekly

Only include your ongoing water bills here. Include any water rates arrears with your non-priority debts at Step 6.

Do you live in Scotland? In Scotland water charges are paid with Council Tax.

Do you live in Northern Ireland? In Northern Ireland you are not billed separately for water charges.

Q15 Other fuel: £ _____ monthly weekly

For example, coal, oil, calor gas.

Q16 TV licence: £ _____ quarterly monthly fortnightly weekly

There are different schemes to help you pay your TV licence weekly, fortnightly or monthly. If you need more help, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q17 Magistrates' court fines: £ _____ monthly fortnightly weekly

Do not include county court judgments. Include these with your non-priority credit debts in Step 6.

Do you live in Scotland? In Scotland, this would be a fine from the sheriff court. Do not include decrees from the sheriff court. Include these with your non-priority credit debts in Step 6

Q18 Maintenance or child support: £ _____ monthly weekly

This means maintenance paid by you or your partner to someone else, not maintenance you or your partner receive.

Q19 Hire purchase or conditional sale: £ _____ monthly weekly

For example, this could be for a car.

Q20 Child care costs: £ _____ monthly weekly

This might include childminder fees, nursery fees and the cost of after-school clubs. If you have extra costs because your child is ill or disabled, or if you receive Disability Living Allowance because your child is disabled, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q21 Adult care costs: £ _____ monthly weekly

Make sure you include any extra costs you have if you or your partner are ill or disabled. If you are unsure, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q22 Other essential expenditure: £ _____ quarterly monthly weekly

Q23 Other essential expenditure: £ _____ quarterly monthly weekly

If you have other essential expenditure that we have not listed, use the 'notes' box to say what this is.

Total monthly essential expenditure: ... £ _____

Phone

Include your ongoing phone bills here. If you have been disconnected, treat the bill as a non-priority credit debt and include it in Step 6.

Q24 Home phone: £ _____ quarterly monthly weekly

Q25 Mobile phone: £ _____ monthly weekly

Q26 Other phone: £ _____ monthly weekly

Q27 Other phone: £ _____ monthly weekly

If you have other phone costs that we have not listed, use the 'notes' box to say what these are.

Total monthly phone expenditure: £ _____

Travel

Include the costs of travel to work, school and for shopping. Include all the costs of running a car if you have one. If you have extra travel costs because of a disability or because you live in a rural area, use the 'notes' box to explain what these are.

Q28 Public transport: £ _____ monthly weekly

Make sure you include the public transport costs of the whole household, and include any children's transport fares.

Q29 Taxis and other travel: £ _____ annually monthly weekly

If you use taxis regularly, perhaps because of illness or disability or because you have no car, use the 'notes' box to explain this.

Q30 Vehicle insurance: £ _____ annually monthly weekly

Q31 Road tax: £ _____ annually monthly weekly

Q32 Fuel: £ _____ monthly weekly

Q33 MOT and car maintenance: £ _____ annually monthly weekly

Q34 Breakdown or recovery: £ _____ annually monthly weekly

Q35 Parking charges or tolls: £ _____ annually monthly weekly

For example, these could be charges you have to pay to get to work or to do your shopping.

Q36 Other vehicle costs: £ _____ monthly weekly

If you have other vehicle costs that we have not listed, use the 'notes' box to say what these are.

Total monthly travel expenditure: ... £ _____

Housekeeping

Your household's outgoings may be different from those of other households. If you have extra expenses because of your circumstances, use the 'notes' box to explain what these are.

Q37 Food and milk: £ _____ monthly weekly

Q38 Cleaning and toiletries: £ _____ monthly weekly

Q39 Newspapers and magazines: £ _____ monthly weekly

Q40 Cigarettes and tobacco: £ _____ monthly weekly

Q41 Alcohol: £ _____ monthly weekly

Q42 Laundry and dry cleaning: £ _____ monthly weekly

Q43 Clothing and footwear: £ _____ monthly weekly

Q44 Nappies and baby items: £ _____ monthly weekly

Q45 Pet food: £ _____ monthly weekly

Q46 Other housekeeping: £ _____ monthly weekly

Q47 Other housekeeping: £ _____ monthly weekly

If you have other housekeeping costs that we have not listed, use the 'notes' box to say what these are.

Total monthly housekeeping expenditure: ... £ _____

Other expenditure

Complete this section to tell us about other expenditure that your household has. If you have extra expenses because of your circumstances, use the 'notes' box to explain what these are.

Q48 Health: £ _____ monthly weekly

Don't forget the cost of prescription charges, dental treatment, glasses and sight tests for the whole household. Check to see if you can get help with these expenses. If you are unsure, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget

Q49 Health insurance: £ _____ monthly weekly

Q50 Repairs and house maintenance: £ _____ monthly weekly

Don't forget routine house repairs, repairs to washing machines, maintenance contracts etc.

Q51 Hairdressing and haircuts: £ _____ monthly weekly

Q52 Cable, satellite and internet: £ _____ monthly weekly

Q53 TV, video and other appliance rentals: . £ _____ monthly weekly

Q54 School meals and meals at work: £ _____ monthly weekly

Check to see if you are entitled to free school meals. If you are unsure use the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q55 Pocket money and school trips: £ _____ monthly weekly

Q56 Lottery and pools etc: £ _____ monthly weekly

Q57 Hobbies and leisure: £ _____ monthly weekly

This might include clubs, pubs, outings, sports and gym membership.

Q58 Gifts: £ _____ monthly weekly

Don't forget Christmas, birthdays, charity donations etc.

Q59 Vet bills and insurance: £ _____ monthly weekly

Q60 Other expenditure: £ _____ monthly weekly

Q61 Other expenditure: £ _____ monthly weekly

If you have other costs that we have not listed, use the 'notes' box to say what these are.

Total monthly other expenditure: £ _____

Notes or comments:

Use this space to add any information you think may be relevant.

Total monthly spending:..... £ _____

Total money you have available to pay your debts each month: £ _____

5. Your priority debts

Some debts are more important than others because the law gives different creditors different ways of getting their money back. Only include arrears on priority payments here. If you are up to date with a payment you do not need to write it down here.

Priority debts

Use the 'notes' box to jot down any details about your priority debts that you think your money adviser might want to know about. For example, if you have not been able to reach an agreement to repay one of your priority debts or if you have a payment agreement but you are finding the payments too high.

Who's name is the debt in? The debt may be in your name, someone else's name, or you may owe the money jointly with someone else. Write down whose name the debt is in.

Q1 Rent arrears

Balance owed: £ _____

Have you made a repayment offer? Yes No

Repayment offer amount: £ _____

Is offer: monthly fortnightly weekly ?

Whose name is the debt in?: _____

If you have rent arrears, you can be evicted from your home. Some tenants have greater protection from eviction than others. How much protection you have will depend upon what type of tenancy agreement you have. Remember, you cannot be evicted without a court order.

Q2 Mortgage arrears

Balance owed: £ _____

Have you made a repayment offer? Yes No

Repayment offer amount: £ _____

Is offer: monthly fortnightly weekly ?

Whose name is the debt in?: _____

If you have mortgage arrears, your home could be repossessed. This will be a last resort and your lender ought to try and help you by giving you time to clear the arrears. Remember your home cannot be repossessed without a court order.

Q3 Secured loan or second mortgage arrears

Balance owed: £ _____

Have you made a repayment offer? Yes No

Repayment offer amount: £ _____

Is offer: monthly fortnightly weekly ?

Whose name is the debt in?: _____

If you have a secured loan or second mortgage arrears, your home could be repossessed. This will be a last resort and your lender ought to try and help you by giving you time to clear the arrears. Remember your home cannot be repossessed without a court order.

Q4 Magistrates' court fines arrears

Balance owed: £ _____

Have you made a repayment offer? Yes No

Repayment offer amount: £ _____

Is offer: monthly fortnightly weekly ?

Whose name is the debt in?: _____

If you have a magistrates' court fine and are behind with the payments, it is important that you get back in touch with the court and make a new payment arrangement. If you ignore magistrates' court fines the court has several options. It can take money direct from your wages or benefits, send bailiffs to try and remove some of your possessions, or even send you to prison.

Do you live in Scotland? In Scotland these fines are called 'Court fines' and are treated differently. Justice of the Peace Court Fines, Fiscal Fines and Police Fixed Penalty Notices, will be pursued by the Scottish Court Service. If you don't pay, you face having your vehicle seized, wages arrested, funds arrested or deductions made from your benefits.

continued →

Priority debts (continued)

Q5 Council Tax arrears (Rates arrears in Northern Ireland)

Balance owed: £ _____ Have you made a repayment offer? Yes No

Repayment offer amount: £ _____ Is offer: monthly fortnightly weekly ?

Whose name is the debt in?: _____

If you have arrears of Council Tax you need to come to an arrangement as soon as possible. Once the council gets a liability order from the magistrates' court, it can take money direct from your wages or benefits, send bailiffs to try and remove some of your possessions, or even send you to prison.

Do you live in Scotland? In order to collect Council Tax arrears, other than from your benefits, your council must issue you with a 'charge for payment' which will then allow it to carry out such actions as freezing your bank account, deductions from your wages and attachment of non-essential items. When the charge for payment is issued you have the opportunity to make an offer of payment in your Sheriff Court.

Do you live in Northern Ireland? In Northern Ireland if you have rates arrears you need to come to an arrangement with the Land and Property Services as soon as possible. Once the Land and Property Services gets a liability order, you can be taken to the Enforcement of Judgments Office. This is a court in its own right that has a range of powers to recover the money.

Q6 Maintenance or child support arrears

Balance owed: £ _____ Have you made a repayment offer? Yes No

Repayment offer amount: £ _____ Is offer: monthly fortnightly weekly ?

Whose name is the debt in?: _____

If you have arrears of maintenance or child support you need to come to an arrangement as soon as possible. If you don't act quickly the Child Support Agency can take money direct from your wages or bank account, send bailiffs to try and remove some of your possessions, get a charging order against your home if you are a home owner, take away your driving licence or even send you to prison.

Q7 Gas arrears

Balance owed: £ _____ Have you made a repayment offer? Yes No

Repayment offer amount: £ _____ Is offer: monthly fortnightly weekly ?

Whose name is the debt in?: _____

If you have gas arrears, your supply can be disconnected if you don't act quickly and come to an arrangement with your supplier.

Q8 Electricity arrears

Balance owed: £ _____ Have you made a repayment offer? Yes No

Repayment offer amount: £ _____ Is offer: monthly fortnightly weekly ?

Whose name is the debt in?: _____

If you have electricity arrears, your supply can be disconnected if you don't act quickly and come to an arrangement with your supplier.

Do you live in Northern Ireland? Northern Ireland Electricity (NIE) has a policy of no disconnections for electricity arrears, but if you have electricity arrears and don't act quickly, you could have a pre-payment meter forcibly installed.

Q9 Hire-purchase or conditional-sale arrears

Balance owed: £ _____ Have you made a repayment offer? Yes No

Repayment offer amount: £ _____ Is offer: monthly fortnightly weekly ?

Whose name is the debt in?: _____

With hire-purchase and conditional-sale agreements, you do not own the goods until you have paid the last instalment. This means that if you fall behind with payments, the creditor may be able to repossess the goods. The most common sort of goods on hire-purchase or conditional sale agreements are cars.

Priority debts (continued)

Q10 Other arrears

If you have other priority debts that we have not listed, use the 'notes' box to say what these are. Examples of other priority debts include: income tax, National Insurance or VAT, more than one secured-loan. If you have deductions from your benefits for water arrears, benefits overpayments or a Social Fund loan, you can also list them as 'other' arrears.

Balance owed: £ _____

Have you made a repayment offer? Yes No

Repayment offer amount: £ _____

Is offer: monthly fortnightly weekly ?

Whose name is the debt in?: _____

Q11 Other arrears

Balance owed: £ _____

Have you made a repayment offer? Yes No

Repayment offer amount: £ _____

Is offer: monthly fortnightly weekly ?

Whose name is the debt in?: _____

If you have other priority debts that we have not listed, use the 'notes' box to say what these are. Examples of other priority debts include: income tax, National Insurance or VAT, more than one secured-loan. If you have deductions from your benefits for water arrears, benefits overpayments or a Social Fund loan, you can also list them as 'other' arrears.

Total owed for priority debts:.....£ _____

Total monthly priority debt repayment offers:£ _____

**Total money you have available to pay
your non-priority debts each month:£ _____**

Notes or comments:

Use this space to add any information you think may be relevant.

6. Your non-priority debts

Include details of all your non-priority or credit debts here. This includes: credit and store cards, personal loans, bank loans and overdrafts, credit sale agreements, catalogues and doorstep loans.

Non-priority debts

Use the 'notes' box to jot down any details about your non-priority debts that you think your money adviser might want to know about or that you are unsure about.

Who's name is the debt in? The debt may be in your name, someone else's name, or you may owe the money jointly with someone else. Write down whose name the debt is in.

County Court Judgments: Do you live in Scotland? In Scotland, County Court Judgments are called Decrees.

Q1 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes No Amount you owe: £ _____

Q2 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes No Amount you owe: £ _____

Q3 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes No Amount you owe: £ _____

Q4 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes No Amount you owe: £ _____

Q5 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes No Amount you owe: £ _____

Q6 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes No Amount you owe: £ _____

continued →

Non-priority debts (continued)

Q7 Name of Creditor: _____
Name of collection agency (if applicable): _____
Whose name is the debt in?: _____
County Court Judgment? Yes No Amount you owe: £ _____

Q8 Name of Creditor: _____
Name of collection agency (if applicable): _____
Whose name is the debt in?: _____
County Court Judgment? Yes No Amount you owe: £ _____

Q9 Name of Creditor: _____
Name of collection agency (if applicable): _____
Whose name is the debt in?: _____
County Court Judgment? Yes No Amount you owe: £ _____

Q10 Name of Creditor: _____
Name of collection agency (if applicable): _____
Whose name is the debt in?: _____
County Court Judgment? Yes No Amount you owe: £ _____

Total owed for non-priority debts:£ _____

Total monthly non-priority debt repayment offers: .£ _____

Notes or comments:

Use this space to add any information you think may be relevant.

Monthly income and spending amounts

Working out monthly amounts

The final version of your budget sheet will show **all** of your income and spending figures as **monthly** amounts. If you have worked out your budget using different amounts, for example weekly, fortnightly or 4-weekly ones, these will be changed into monthly amounts when your final CASHflow budget is created.

You do not have to work out monthly amounts yourself. Your adviser can help you do this when they check your budget sheet with you. However, it may be a good idea to work them out yourself if you can, so that you can get a better idea of your income and spending. **The instructions below will help you work out monthly amounts if you chose to do so.**

To change monthly amounts to weekly amounts

Monthly figure x 12 (months) divided by 52 (weeks).

To change fortnightly amounts to monthly amounts

Fortnightly figure x 26 (payments) divided by 12 (months).

To change 4-weekly amounts to monthly amounts

Four-weekly figure x 13 (payments) divided by 12 (months).