

When you have read through this section, make a rough copy below of your figures. Transfer them to your personal budget sheet later. There's an example on the left of the page.

Example household

Step 1	Income Weekly or monthly
Wages or salary	1300
Wages or salary (partner)	435
Jobseeker's Allowance	
Income Support or Pension Credit	
Tax Credit	46
Retirement or works pension	
Child Benefit	76
Incapacity Benefit	
Maintenance	
Non-dependants' contributions	87
Other	

Total income **Box A** £

Step 2	Outgoings Weekly or monthly
Mortgage	
Mortgage endowment policy	
Second mortgage	
Rent	500
Council Tax	75
Water rates	25
Ground rent or service charge	
Buildings and contents insurance	22
Life insurance and pension	45
Gas	55
Electricity	40
Other fuel	
Housekeeping	510
TV rental and licence	36
Magistrates' court fines	
Maintenance payments	
Hire-purchase vehicle	240
Travelling expenses	100
School meals and meals at work	32
Clothing	65
Laundry	22
Phone and mobile phone	40
Prescriptions and health costs	15
Childminding	
Other	
1 Emergencies or repairs	20
2 Birthdays and Christmas	12
3	

Total outgoings **Box B** £

Step 3			
Total income	Box A	<input type="text" value="1944"/>	
	take away		
Total outgoings	Box B	<input type="text" value="1854"/>	

Money for creditors **Box C** £

Your household

Step 1	Income Weekly or monthly
Wages or salary	
Wages or salary (partner)	
Jobseeker's Allowance	
Income Support or Pension Credit	
Tax Credit	
Retirement or works pension	
Child Benefit	
Incapacity Benefit	
Maintenance	
Non-dependants' contributions	
Other	

Total income **Box A** £

Step 2	Outgoings Weekly or monthly
Mortgage	
Mortgage endowment policy	
Second mortgage	
Rent	
Council Tax	
Water rates	
Ground rent or service charge	
Buildings and contents insurance	
Life insurance and pension	
Gas	
Electricity	
Other fuel	
Housekeeping	
TV rental and licence	
Magistrates' court fines	
Maintenance payments	
Hire-purchase vehicle	
Travelling expenses	
School meals and meals at work	
Clothing	
Laundry	
Phone and mobile phone	
Prescriptions and health costs	
Childminding	
Other	
1	
2	
3	

Total outgoings **Box B** £

Step 3			
Total income	Box A	<input type="text"/>	
	take away		
Total outgoings	Box B	<input type="text"/>	

Money for creditors **Box C** £