

PERSONAL BUDGET PLANNER

YOUR INCOME	£
<i>Your usual take-home pay</i>	
Your partner's usual take-home pay	
Working Families Tax Credit	
Jobseekers Allowance	
Child Benefit	
One parent benefit	
Retirement pension	
Works pension	
Incapacity benefit/SSP	
Other State benefits	
Maintenance	
Non-dependant's contribution	
Other (1)	
Other (2)	
YOUR TOTAL INCOME (A)	£



Last Updated June 2007

YOUR OUTGOINGS	£
Rent	
Council tax	
Water charges	
Gas	
Electricity	
Telephone	
Contents insurance	
Housekeeping	
TV Licence	
TV rental	
Travel expenses	
Clothing and shoes	
Child minding	
Children's expenses	
Pets	
Prescriptions	
Dental charges	
Hire purchase payments	
Spectacles	
Life insurance	
Pension contributions	
Other outgoings (not debt payments)	
YOUR TOTAL OUTGOINGS (B)	£

YOUR MONEY FOR DEBTS	£
Take your Total Income (A)	
From your Total Outgoings (B)	
YOUR MONEY FOR DEBTS	£

Please turn over

PRIORITY AND NON PRIORITY DEBTS

YOUR PRIORITY DEBTS	£
<i>Rent arrears</i>	
<i>Council tax arrears</i>	
Water charges arrears	
Gas	
Electricity	
Maintenance arrears	
Income tax arrears	
VAT arrears	
Hire purchase arrears	
Other debts (1)	
Other debts (2)	
Other debts (3)	

YOUR OTHER DEBTS	£
Catalogue	
Credit card	
Store card	
Personal loan	
Overdraft	
Other debts (1)	
Other debts (2)	
Other debts (3)	

- List your debts by putting your priority debts first. These are the most important and are the ones you should concentrate on paying off first.
- When you meet with your Housing Officer, show them your financial position. This planner will help them identify any benefits you should be claiming, and help prioritise your payments.