

Income	Amount
Your Wages (After Tax)	_____
Partner's Wages (After Tax)	_____
State pension	_____
Other pension	_____
Working Tax Credits	_____
Child Tax Credits	_____
Child Benefit	_____
Maintenance / Child support	_____
Non-dependant contributions	_____
JSA	_____
ESA	_____
Income Support /Pension Credit	_____
Other Income	_____
Other Income	_____
Other Income	_____
Total Income	A £ <input type="text"/>
Outgoings	Amount
Rent/Mortgage	_____
Council Tax	_____
Water	_____
Electricity	_____
Gas	_____
Maintenance / Child Support	_____
Childcare costs	_____
Housekeeping*	_____
Travel costs**	_____
TV Licence	_____
Satellite / Cable	_____
Broadband / Home Telephone	_____
Mobile Telephone	_____
Clothing	_____
Holidays	_____
Birthday/Christmas expenses	_____
Socialising	_____
Memberships/subscriptions	_____
General Spending	_____
Other (please Specify)	_____
Other (please Specify)	_____
Other (please Specify)	_____
Total Expenditure	B £ <input type="text"/>
Disposable Income	
Total Income	A £ <input type="text"/>
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Total Expenditure	B £ <input type="text"/>
Disposable Income	C £ <input type="text"/>

Priority Debts	Current agreed repayment
Rent Arrears	_____
Mortgage Arrears	_____
Arrears on second mortgage	_____
Council Tax arrears	_____
Magistrates' court fine arrears	_____
Maintenance / CSA arrears	_____
Fuel Debts: Electricity	_____
Fuel Debts: Gas	_____
Fuel Debts: Other	_____
Hire-purchase arrears	_____
Other	_____
Total Current Priority Debt Repayments	D £ <input type="text"/>
Disposable income	C £ <input type="text"/>
Money for priority debts	D £ <input type="text"/>
Money for Non-priority (Credit) Debts	E £ <input type="text"/>
Non-priority Debts	Repayment offer
1	1 £
2	2 £
3	3 £
4	4 £
5	5 £
6	6 £
Non-priority (Credit) Debts Repayments	F £ <input type="text"/>
<p>* Housekeeping: Include groceries, other food (sandwiches etc), other household items such as cleaning products, toilet roll etc.</p> <p>**Travel costs: If you use a car, don't forget to include essential running costs, tax, insurance etc.</p> <p>If your disposable income works out as more than you usually have at the end of the week or month, then you may have forgotten or underestimated something. Try keeping a spending diary to help you work out where your money is going.</p> <p>If your disposable income is a negative (minus) number, then you're spending more than you have. Prioritise your expenses, and work out what you can afford. If you have debt repayments that are causing problems, get help to make these manageable.</p> <p>Reducible Costs: These are the items shown in grey, and can be minimised to increase your disposable income. The other way is to increase your income, which may not be possible for you at present. Do make sure you're in receipt of all available benefits on a benefits checker, such as at www.turn2us.org.uk</p>	