

# Budget Planner

Helping you get back on track



It's hard to control your finances without a clear picture of how much money's coming in every month - and where it's going. This budget planner will help you keep track of your money.

## A. Monthly Income

Wages (include any regular overtime/bonuses)	£
Partner's wages (include any regular overtime/bonuses)	£
Child Benefit	£
Tax Credits	£
Employment and Support Allowance	£
Jobseekers' Allowance	£
Maintenance	£
Retirement or works pension	£
Contributions from others in the household	£
Other 1 _____	£
2 _____	£

A. Total Income

## B. Everyday monthly expenses and Priority bills

Mortgage/rent	£
Ground rent or service charge	£
Second mortgage or other secured loan	£
Endowment policy/life insurance	£
Council Tax	£
Electricity	£
Gas or other fuel	£
Water charges	£
Phone and/or mobile phone charges	£
Household insurance	£
TV rental and licence	£
Car tax and insurance	£
Travelling expenses e.g. petrol/public transport	£
Housekeeping (food and toiletries)	£
Prescriptions and health costs	£
Clothing	£
School meals and/or meals at work	£
Childminding/childcare	£
Maintenance payments	£
Court fines	£
Pension contributions	£
Hire Purchase (car, motorcycle, etc.)	£
Other 1 _____	£
2 _____	£
3 _____	£

B. Total Spending

## C. Priority Debt Arrears

	Total Arrears	Amount being repaid each month
Mortgage/rent arrears	£	£
Second mortgage or secured loan arrears	£	£
Council Tax arrears	£	£
Electricity arrears	£	£
Gas arrears	£	£
Court fine arrears	£	£
Maintenance arrears	£	£
Hire Purchase arrears	£	£
Other 1 _____	£	£
Other 2 _____	£	£

C. Total amount being repaid each month

## D. Money for unsecured debts

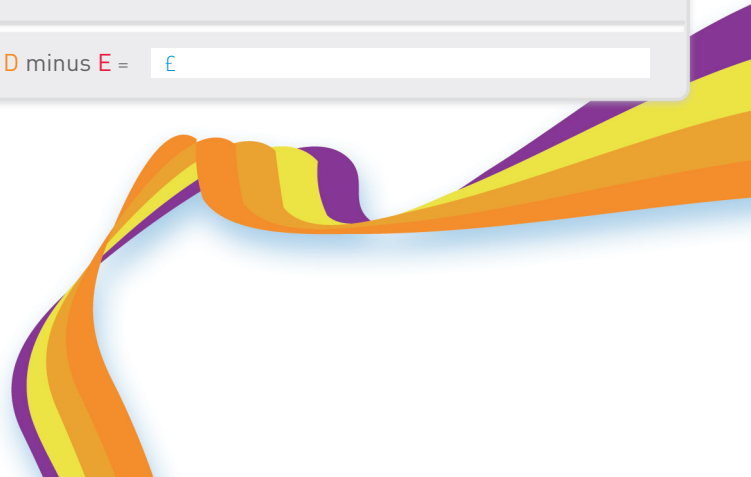
A minus B minus C = D

## E. Unsecured Debts

	Creditor	Balance owed	Monthly repayment
1		£	£
2		£	£
3		£	£
4		£	£
5		£	£
6		£	£
7		£	£
8		£	£
9		£	£
10		£	£
11		£	£
12		£	£

E. Total monthly repayments

D minus E =





# We're there when it matters

Call and talk to one of our specialist advisers on **0161 672 8990**

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