

Your budget sheet (Handout 1 Final Budget)

your reference number

CL-1111111

Date of your assessment

10/06/2021

These pages contain the details you gave us about your income and debts. Please check these figures and add anything else you can before your next appointment with us.

Your debts

You owe £9420.00 to 6 creditors.

Each month you have £200.58 left after paying your bills and other expenses.

Type of debt	Amount owed	Creditor	Reference
Council Tax	£450.00	Anytown DC	
Gas	£400.00	British Gas	

Total Priority Debts	£850.00
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Type of debt	Amount owed	Creditor	Reference
Credit Card	£3,100.00	Goldfish	
Credit Card	£4,022.00	Barclaycard	
Other	£450.00	Moonlight Curtains	
Store Card	£998.00	Greenwoods	

Total Non Priority Debts	£8,570.00
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Your Income

Earnings	Amount	Frequency
Client's salary or wages (take home)	£305.30	Weekly
Partner's Salary or wages (take home)	£80.00	Weekly
Other Earnings (including self employment)	£	

Benefits and Tax Credits	Amount	Frequency
Universal Credit	£1,042.59	Monthly
Jobseeker's Allowance (Income-based)	£	
Jobseeker's Allowance Contribution-based)	£	
Income Support	£	
Working Tax Credit	£	
Child Tax Credit	£	
Child Benefit	£49.15	Weekly
Employment and Support Allowance/SSP	£	
Disability Benefits	£60.00	Weekly
Carer's Allowance	£	
Local Housing Allowance / Housing Benefit	£	
Council Tax Support	£	
Other benefits/tax credits	£	

Pensions	Amount	Frequency
State pension(s)	£	
Private or work pensions	£	
Pension Credits	£	
Other Pensions	£	

Other Income	Amount	Frequency
Maintenance or Child Support	£	
Boarders or Lodgers	£	
Non-dependent contributions	£	
Student loans and grants	£	
Other income		

Total Earnings	£1,669.64	Monthly
Total Benefits	£1,515.57	Monthly
Total Pensions	£	
Total Other Income	£	
Total Income	£3,185.21	Monthly

Your Spending

Home and Contents	Amount	Frequency
Rent	£	
Ground Rent & Service Charges	£	
Mortgage	£640.00	Monthly
Mortgage Endowment	£	
Secured loans	£	
Council tax/rates	£1,000.00	Annual
Appliance & furniture rental (including HP, conditional sale and so on)	£	
TV licence	£157.50	Annual
Other Costs	£	
Total	£736.46	Monthly

Utilities	Amount	Frequency
Electricity	£40.00	Monthly
Gas	£60.00	Monthly
Other costs (including coal, oil, calor gas etc)	£	
Other expenditure	£	
Total	£100.00	Monthly

Water	Amount	Frequency
Water supply	£50.00	Monthly
Water waste	£0.00	
Total	£50.00	Monthly

Care and health costs	Amount	Frequency
Childcare costs	£90.00	Weekly
Adult care costs	£	
Child maintenance or child support	£	
Prescriptions and medicines	£20.00	Monthly
Dentistry and Opticians	£100.00	Annual
Other health costs	£	
Total	£418.33	Monthly

Transport and travel	Amount	Frequency
Public transport (work, school, shopping etc)	£15.00	Weekly
Hire Purchase or conditional sale vehicle	£	
Car insurance	£150.00	Annual
Road tax	£	
MOT and ongoing maintenance	£150.00	Annual
Breakdown cover	£45.00	Annual
Fuel, parking and toll road charges	£50.00	Fortnightly
Other (e.g. Taxis)	£10.00	Weekly
Total	£245.41	Monthly

School Costs	Amount	Frequency
School Uniform	£200.00	Annual
After-school clubs and school trips	£300.00	Annual
Other school costs	£10.00	Monthly
Total	£51.67	Monthly

Pensions and Insurances	Amount	Frequency
Pension Payments	£	
Life insurance	£	
Mortgage Payment Protection Insurance	£	
Buildings and Contents Insurance	£70.00	Monthly
Health insurance (medical, accidental or dental)	£	
Other pension costs	£	
Total	£70.00	Monthly

Professional costs	Amount	Frequency
Professional courses	£	
Union fees	£	
Professional fees	£	
Other professional costs	£	
Total	£0.00	Monthly

Other essential costs	Amount	Frequency
Other essential costs	£	
Total	£0.00	Monthly

Communications and Leisure	Amount	Frequency
Home phone, internet, TV package (inc films)	£28.00	Monthly
Mobile phone	£40.00	Monthly
Hobbies, leisure or sport (e.g. socialising, eating out, outings, clubs, leisure courses)	£100.00	Monthly
Gifts (birthdays, festivals, charity donations)	£1,000.00	Annual
Pocket Money	£6.00	Weekly
Newspapers and Magazines	£	
Other Leisure costs	£3.00	Weekly
Total	£290.33	Monthly

Food and Housekeeping	Amount	Frequency
Groceries (e.g. food, pet food etc)	£175.00	Weekly
Nappies and baby items	£	
School meals and meals at work	£320.00	Annual
Laundry and dry cleaning	£	
Alcohol	£	
Smoking products	£	
Vets bills and pet insurance	£25.00	Monthly
House repairs and maintenance	£500.00	Annual
Other food and housekeeping costs	£	
Total	£851.67	Monthly

Personal Costs	Amount	Frequency
Clothing and Footwear	£1,000.00	Annual
Hairdressing	£60.00	Monthly
Toiletries	£	
Other personal costs	£	
Total	£143.33	Monthly

Savings	Amount	Frequency
Monthly saving amount	£20.00	Monthly

Total Income	£3,185.21	Monthly
Total Outgoings	£2,977.20	Monthly
Available for Creditors	£208.01	Monthly

lower because of tax and NI

FULL BENEFITS CHECK

weekly

correct rates

still not eligible

income is up substantially because of benefits check

100/month for 10 months only = £83.33 per month

random error removed