

This full budget should be an up to date and accurate record of all your income, household expenses and creditors. Check that everything has been included. Log in to your online budget if you need to make any changes. Do not send this full budget to your creditors.

If your full budget is complete, you will be able to see:

- all the money you have coming in and going out;
- a list of your priority debts and any payments that you need to make towards these;
- how much money you have left over to pay your non-priority debts; and
- a list of your non-priority creditors and how much you should pay to each creditor.

<p><b>Name:</b></p> <hr/> <p><b>Date of birth:</b></p> <hr/> <p><b>Partner (if applicable):</b></p> <hr/> <p><b>Partner's date of birth (if applicable):</b></p> <hr/> <p><b>Address:</b></p> <hr/> <p><b>Confirmation you have considered (or discussed with an adviser) the use of any assets to make lump sum payments:</b></p> <hr/>	<p><b>Joint or sole budget:</b></p> <hr/> <p><b>Dependent children:</b></p> <hr/> <p><b>Other dependants:</b></p> <hr/> <p><b>Number in household:</b></p> <hr/> <p><b>Number of vehicles in household:</b></p> <hr/> <p><b>Employment:</b></p> <hr/> <p><b>Partner's employment (if applicable):</b></p> <hr/>
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Overview	Amount	Frequency
<b>Total income</b>		
<b>Total outgoings</b>		
(Income - outgoings)		
(Savings contribution if applicable)		
Debt administration fee (if applicable)		
<b>Total available for priority creditors</b>		
<b>Total available for non-priority creditors</b>		

Monthly income	Amount	Frequency
<b>Earnings</b>		
Salary or wages (take home)		
Partner's salary or wages (take home)		
Other earnings (including self-employment)		
<b>Total salary and wages each month</b>		

Benefits and tax credits	Amount	Frequency
Universal Credit		
Jobseeker's Allowance (income based)		
Jobseeker's Allowance (contribution based)		
Income Support		
Working Tax Credit		
Child Tax Credit		
Child Benefit		
Employment and Support Allowance or Statutory Sick Pay		
Disability Benefits		
Carer's Allowance		
Local Housing Allowance / Housing Benefit		
Council Tax Support		
Other benefits / tax credits (for example maternity benefits)		
<b>Total benefits and tax credits each month</b>		

Pensions	Amount	Frequency
State pensions		
Private or work pensions		

Pension Credit		
Other pensions		
<b>Total pensions each month</b>		

<b>Other income</b>	<b>Amount</b>	<b>Frequency</b>
Maintenance and child support		
Boarders or lodgers		
Non-dependants' contributions		
Student loans and grants		
Other income		
<b>Total other income each month</b>		

<b>Monthly outgoings: fixed costs</b>		
<b>Home and contents</b>	<b>Amount</b>	<b>Frequency</b>
Rent		
Ground rent and service charges (factor fees if you live in Scotland)		
Mortgage		
Mortgage endowment		
Secured loans		
Council Tax / Rates (including water / sewage charge if you live in Scotland and rates in NI)		
Appliance and furniture rental (including appliance and furniture hire purchase, conditional sale and so on)		
TV licence		
Other costs		
<b>Total home and contents each month</b>		

<b>Utilities</b>	<b>Amount</b>	<b>Frequency</b>
Gas		
Electricity		
Other costs (including coal, oil, calor gas and so on)		
Other expenditure		
<b>Total utilities costs each month</b>		

<b>Water</b>	<b>Amount</b>	<b>Frequency</b>
Water supply		
Water waste		
<b>Total water costs each month</b>		

<b>Care and health costs</b>	<b>Amount</b>	<b>Frequency</b>
Childcare costs		
Adult-care costs		
Child maintenance or child support		
Prescriptions and medicines		
Dentistry and opticians		
Other costs		
<b>Total care and health costs each month</b>		

<b>Transport and travel</b>	<b>Amount</b>	<b>Frequency</b>
Public transport (for example work, school, shopping)		
Hire purchase or conditional-sale vehicle		
Car insurance		
Road tax		
MOT and ongoing maintenance		
Breakdown cover		
Fuel, parking and toll road charges		
Other costs		
<b>Total transport and travel costs each month</b>		

<b>School costs</b>	<b>Amount</b>	<b>Frequency</b>
School uniform		
After-school clubs and school trips		
Other costs		
<b>Total school costs each month</b>		

<b>Pensions and insurances</b>	<b>Amount</b>	<b>Frequency</b>
Pension payments		
Life insurance		
Mortgage payment protection insurance		
Buildings and contents insurance		
Health insurance (medical or accident or dental)		
Other costs		
<b>Total pensions and insurance costs each month</b>		

<b>Professional costs</b>	<b>Amount</b>	<b>Frequency</b>
Professional courses		
Union fees		
Professional fees		
Other		
<b>Total professional costs each month</b>		

<b>Other essential costs</b>	<b>Amount</b>	<b>Frequency</b>
<b>Total other essential costs each month</b>		

## Monthly outgoings: flexible costs

<b>Communications and leisure</b>	<b>Amount</b>	<b>Frequency</b>
Home phone, internet, TV package (including film subscriptions)		
Mobile phone		
Hobbies, leisure or sport (for example socialising, eating out, outings, clubs, leisure courses)		
Gifts (for example birthdays, festivals, charity donations)		
Pocket money		
Newspapers, magazines, stationery and postage		
Other costs		
<b>Total communications and leisure costs each month</b>		

<b>Food and housekeeping</b>	<b>Amount</b>	<b>Frequency</b>
Groceries (e.g. food, pet food, non-alcoholic drinks, cleaning)		
Nappies and baby items		
School meals and meals at work		
Laundry and dry cleaning		
Alcohol		
Smoking products		
Other costs		
<b>Total food and housekeeping costs each month</b>		

<b>Personal costs</b>	<b>Amount</b>	<b>Frequency</b>
Clothing and footwear		
Hairdressing		
Toiletries		
Other costs		
<b>Total personal costs each month</b>		

## Total monthly outgoings

Amount

Total fixed costs each month

Total flexible costs each month

Total costs each month

## Savings

Total savings contribution

Confirmation that a monthly contribution to savings has been considered  
(or discussed with an adviser):

## Debt administration fee (if applicable)

Total fee each month



**Additional notes**

(for example reasons for debt, circumstances, temporary situations)

PLEASE NOTE: previous comments will be shown here.



This financial statement is an accurate record of the information provided.

Signed:

Date: