

Monthly Budget Calculator

Complete weekly or monthly

1 Income	
Wages/salary	
Wages/salary - Partner	
Universal Credit	
ESA /SSP	
DLA/PIP/AA	
Carers Allowance	
Income Support/Jobseekers Allowance	
Pension State	
Pension Private	
Pension Credits	
Tax Credits	
Child Benefit	
Housing Benefit	
Council Tax Benefit	
Tax Credits	
Other Benefit's	
Non-dependent contribution	
Child maintenance	
Other	
TOTAL INCOME	£ -

2 Essential Expenditure	
Mortgage	
Second mortgage/secured loan	
Rent	
Mortgage endowment (PPI)	
Home maintenance	
Council Tax	
Ground rent/service charges	
Building/contents insurance	
Life insurances/endowment/pension	
Water charges	
Gas	
Electricity	
Other utilities (Coal-Gas-Oil)	
T V Licence/rental	
Magistrate court fine	
Child maintenance	
Childcare costs	
Adult care costs	
Other	
TOTAL 2	£ -

3 Phone	
Landline	
Mobile	
TOTAL 3	£ -

3 Living costs	
Food and milk	
Cleaning and toiletries	
Laundry and dry cleaning	
Alcohol	
Cigarettes/tobacco	
Pet food	
Newspapers/magazines	
Clothes/shoes	
Other	
TOTAL 3	£ -

4 Other expenditure	
Glasses, Dentist	
Prescriptions	
Meals out	
School dinners	
Pocket money	
Child activities and clubs	
Pet insurance	
Vet bills	
Broadband	
Sky/Cable TV	
Subscriptions	
Other	
TOTAL 4	£ -

5 Travel	
Fuel	
Maintenance & repairs	
Road tax	
Insurance	
Loan/finance agreement	
Breakdown cover	
Parking	
Bus fares	
Trains	
Taxis	
TOTAL 5	£ -

7 Leisure	
Gifts Birthday/Christmas	
Sport/gym	
Lottery/gambling	
Hobbies	
Holidays/days Out	
TOTAL 7	£ -

TOTAL INCOME	£ -
TAKE AWAY	
TOTAL SPENDING	£ -
SURPLUS OR DEFECIT	£ -

SURPLUS INCOME	£ -
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PRIORITY DEBTS		Balance	Payment
Rent arrears			
Mortgage arrears			
Second mortgage/secured loan			
Council Tax arrears			
Utility debts			
Gas			
Electricity			
Telephone			
Water			
Magistrates court fines			
Maintenance/child support			
Other			
TOTAL		£ -	£ -

SURPLUS INCOME	£	£ -
LESS PRIORITY DEBTS	£	£ -
MONEY AVAILABLE FOR DEBTS	£	£ -

Debts /Creditors/Lenders details	Balance	Contractual Payment	Payment
		£ -	£ -

Total value of property	
Mortgage outstanding	
Secured loans outstanding	
TOTAL EQUITY	£ -

Assets	
Value of vehicle(s) (less HP outstanding)	
Savings	
Other Assets	
TOTAL ASSETS	£ -

TOTAL ASSETS AND EQUITY	£ -
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Remember, if you're struggling to make ends meet -
call our free and confidential helpline on **08081 311 333** (Mon-Fri 8am-8pm).