

Your Personal Budget

Income

	Amount (weekly/monthly)
Wages	£
Benefits	£
Anything else	£
Total	£

Expenditure

Housing Costs

Rent/mortgage	£
Board to Parents	£
Council Tax	£
Water rates	£
House insurance	£
Gas/Electricity	£
Total	£

Housekeeping

Food, cleaning materials	£
Telephone/ Mobile Telephone	£
TV licence & rental	£
Newspapers/magazines	£
Cigarettes/Alcohol	£
Entertainment	
meals out/cinema	£
sports, clubs	£
Clothing	£
Total	£

Credit Commitments

Car/ Motorbike/ Scooter	£
Washing machine	£
Stores/Credit card	£
.....	£
Total	£

Total Expenditure Weekly/Monthly

£

If your expenditure is more than your income then you need to take action. Contact your local CAB (See page 113-114) or Consumer Credit Counselling Service or Credit Action for advice (See page 79).