



Citizens Advice Bureau

Citizens Advice Bureaux give free, confidential, impartial and independent advice to help you solve problems. To find your nearest CAB go to www.citizensadvice.co.uk or find us in the phonebook.

Other factsheets in this series

- Individual Voluntary Agreement (IVA)
- Enforcing a Debt
- Rent Arrears
- Bankruptcy
- Budget Sheet
- Child Support and maintenance arrears
- Mortgage Arrears
- Court Fines
- Credit fact sheet
- Dealing with people you owe money to
- What happens if you are taken to Court for Debt
- Sample debt letters
- Gas and electricity arrears
- Help with debt factsheet
- How County Court Judgments affect your credit rating
- Income Tax arrears
- Jargon Buster factsheet
- Payment Protection Insurance
- Bank charges

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Budget Sheet:

Use this budget sheet to help you sort out your debts.

You can use it to list all the income and expenses for your household.

When you've added up all the figures, you'll see if you have any money left over to pay your debts.

You can show the budget sheet to the people you owe money to, this will help you come to an arrangement to pay back what you owe.

For more information about how to deal with your debts, and how to work out your budget, see our **Credit Fact Sheet**.



dealing with | debt

in Northern Ireland



BUDGET SHEET



Budget Sheet

Name	Address
Number of people in household	
	Postcode

Income (weekly/monthly)

Wages/Salary	£
Wages/Salary (Partner)	£
Benefits	£
Money from other people	£
Other	£
Total Income	£

Outgoings (weekly/monthly)

Mortgage/Rent	£
Second Mortgage/Secured Loan	£
Service Charges	£
Buildings/Contents Insurance	£
Life Insurance	£
Rates	£
Gas	£
Electricity	£
Food/Housekeeping	£
Travel	£
Telephone/Mobile	£
TV Licence	£
Clothing/Emergencies	£
Prescriptions/Health Costs	£
Other	£
Total Outgoings	£

My total income is £

My total outgoings are £

This leaves me an available income of £

for my creditors

Priority Debts

Type of debt	Money Owed	Payments negotiated
Rent Arrears	£	£
Mortgage/2nd Mortgage	£	£
Rates Arrears	£	£
Gas Arrears	£	£
Electricity Arrears	£	£
Fines	£	£
Maintainance	£	£
Other	£	£
Total	£	£

Total payments to priority creditors is £

per month/week. When I have

made payments to my priority creditors, I have £

for my non-priority

creditors*.

Non Priority Debts

Name of Creditor	Money Owed	Offer (Weekly/Monthly)
	£	£
	£	£
	£	£
	£	£
	£	£
Total	£	£

This is a true record of my financial situation on

(date)

Signed.....

* To calculate the pro-rata payments for non priority debts I have used the following formula:

Each individual debt ÷ total debt x disposable income = offer of payment

