

Personal financial statement

Section A: Income	Weekly	Monthly	Notes
Your wages or salary	£	£	Your normal take-home pay (only include over time if it is regular)
Your partner's wages or salary	£	£	
Benefits Include all benefits except Housing Benefit and Council Tax Benefit			
Income Support	£	£	
Job Seeker's Allowance	£	£	
Child Benefit	£	£	
Working Tax Credit	£	£	
Child Tax Credit	£	£	
Retirement Pension	£	£	
Work Pension	£	£	
Incapacity Benefit	£	£	
Disability Living Allowance	£	£	
Non-dependent Contribution	£	£	Include any money paid by other people who live in your home, for example grow-up children or relatives
Other	£	£	
Other	£	£	
Total income	£	£	

Section B: Expenses	Weekly	Monthly	Notes
Rent	£	£	Rent after Housing Benefit
Council Tax	£	£	You will pay this every month. To get the weekly figure, multiply by 10 and divide by 52
Water rates	£	£	Water, gas and electricity companies all accept weekly payments. If your heating bills are high, call 0115 915 1426 for energy-efficiency advice
Gas	£	£	
Electricity	£	£	
District heating and coal	£	£	
Contents Insurance	£	£	
Housekeeping and food	£	£	Include food, toiletries, cleaning products and a small amount for entertainment. Here is a guide: Single person: £30 to £40 a week Couple: £50 to £70 a week Children: £20 to £35 a week
School meals	£	£	
Appliance rental	£	£	
TV license	£	£	Colour – £2.33 a week (£10.08 a month) Black and white – 78p a week (£3.38 a month)
Phone	£	£	
Travel expenses (petrol, bus fare etc)	£	£	Include travel to work, school and shopping. If you have a car, include tax, petrol, MOT, insurance and repairs
Clothing	£	£	Allow £3 to £5 for each person
Court fines	£	£	
Health expenses	£	£	
Maintenance payments	£	£	Include voluntary payments or payments ordered by the Child Support Agency
Loan	£	£	
Other	£	£	
Other	£	£	
Total expenses	£	£	





Section C: Money you have left	Weekly	Monthly
Your total income (from section A)	£	£
Less total expenses (from section B)	£	£
Money you have left	£	£

If you have no money left, you should contact your Housing Patch Manager and ask for an appointment with an advisor from our Debt Advice Service, or contact an independent advice agency for help.

For more information on priority and credit debts, ask for our Debt Advice Service self-help pack.

Section D: Priority debts	Amount you owe	Your weekly payment offer
Rent	£	£
Service charge	£	£
Council Tax	£	£
Community Charge	£	£
Water	£	£
Gas	£	£
Electricity	£	£
Court fines	£	£
Maintenance	£	£
Hire Purchase	£	£
Other	£	£
Other	£	£
Total	£	£

Do you have any money left to pay other non-priority creditors or credit cards?

Section E: Money you have left for credit debts	Weekly	Monthly
Your money left at section C	£	£
Less total priority debts from section D	£	£
Money you have left after credit debts	£	£

If you have some money left for credit debts, please do the following:

Divide it fairly between your creditors.

$$\frac{\text{Amount owed}}{\text{Total amount owed}} \times \text{Money left for creditors}$$

Don't worry if your offer looks small. Remember, your creditors would rather you pay a small amount regularly than make promises you can't keep.

If you have several creditors, decide how much you can give each one. You won't have to pay the same amount to each creditor. Vary the amount according to the size of the debt. The bigger the debt, the more you should pay. Write to your creditors with your offer of payment and include a copy of this personal financial statement.

Credit debt	Weekly payment	Monthly payment
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
Total	£	£

