

Income		Monthly Amount	Expenditure	Monthly Amount
Salary or Wages			Essential Expenditure	
Your wage (net pay/take home pay)			Rent or Mortgage	
Your partners wage (net pay/take home pay)			Factor Fees or Service Charges	
Other Wage			Secured Loan (secured against property)	
Other Wage			Buildings and Contents Insurance	
Other Income			Mortgage Payment Protection insurance	
Maintenance or child support			Life insurance	
Boarders or Lodgers contribution			Council tax	
Non-Dependant contributions			Gas	
Student Loans & grants			Electricity	
Benefits			Other Fuel (Coal, Oil etc.)	
Universal Credit			TV Licence	
Jobseekers Allowance			Hire Purchase/PCP	
Income Support			Childcare or Adult Care Costs	
Working Tax Credit			Fines or Deductions from benefit	
Child Tax Credit			Phone	
Child Benefit			Home Phone (not Broadband)	
Scottish Child Payments			Mobile Phone	
Employment & Support Allowance			Other Phone	
Statutory Sick Pay			Travel	
PIP, ADP or Attendance Allowance			Public Transport (Bus & taxis)	
Child Disability Payment			Vehicle Insurance	
Carers Allowance			Vehicle Tax (Road Tax)	
Scottish Carers Supplement			Fuel (Petrol, Diesel etc.)	
Housing Benefit/Local Housing Allowance			MOT & Car Maintenance	
Council tax reduction			Breakdown Cover	
Other Benefits			Parking Charges	
Other Benefits			Other Travel Costs	
Pensions			Housekeeping	
State Pension			Food & Milk	
Private or Work Pension			Cleaning & Toiletries	
Pension Credit			Cigarettes/tobacco & Sweets	
Other Pension			Alcohol	
Other Pension			Clothing & Footwear	
Other Pension			Nappies & Baby Items	
Other Income			Pet Food	
Any Other Income			Other Housekeeping	
Any Other Income				
Total Income:			Other Expenditure	
			Health (Dentist, opticians, health insurance)	
			Repairs & House Maintenance	
			Hairdressing	
			Broadband/Satellite & Cable TV	
			School Meals & Meals at work	
			Pocket Money & School Trips	
			Hobbies	
			Gifts	
Total Income				
Less Total Expenditure			Vet Bills & Pet Insurance	
Surplus Income			Other Expenditure	
			Total Expenditure	

