

# Budget Planner



Borrower 1

Borrower 2

Borrower Name(s)

Account Number

Date

## To complete this budget planner:

- ▶ Gather all the paperwork that you'll need (i.e. payslips, benefit statements, bank statements, household bills, grocery receipts etc.)
- ▶ Work out your bills on either a weekly or monthly basis and stick to this throughout the completion of the budget planner.

Please confirm whether the figures you will enter are:

Weekly

Monthly

## A guide to working out your weekly or monthly figures

Some of your bills will be payable quarterly or annually. To work out what these equate to on a monthly or weekly basis, please follow the guide below:

### Calculating monthly

Quarterly bills (e.g. telephone)  
Yearly bills (e.g. Christmas presents)  
Weekly bills (e.g. PAYG mobiles)

### What to do

Divide by 13  
Divide by 52  
Multiply by 12 then divide by 12

### Calculating weekly

Quarterly bills (e.g. telephone)  
Yearly bills (e.g. Christmas presents)  
Weekly bills (e.g. PAYG mobiles)

### What to do

Divide by 3  
Divide by 12  
N/A

## 1. Income

Wages/salary  
Benefits  
Pension  
Maintenance/child support  
Student loan  
Rent paid to you  
Other  
**Total**

Borrower 1

Borrower 2

**Combined Total**

## Outgoings

### 2. Property & Utilities

Mortgage payment  
Gas/electric/oil  
Water/sewerage  
Home telephone  
Internet  
Household repairs  
TV licence  
Satellite/cable  
Mobiles  
Buildings/contents insurance  
Ground rent and service charge  
Help to Buy interest payment  
Council tax  
Shared Ownership rent  
**Total**

### 3. Financial

Credit cards/store cards  
Unsecured loans/hire purchase  
Car loan/finance  
Catalogue/mail order  
Maintenance/CSA  
Childcare/education fees  
Cost of IO repayment vehicle  
**Total**

### 4. Travel

Petrol/diesel  
Parking  
Bus/taxi/train fares  
Car MOT/servicing  
Road tax  
**Total**

### 5. Council Tax

Council tax  
Shared Ownership rent  
**Total**

### 6. Personal Care

Medical/prescriptions  
Dentist  
Opticians  
Hair/beauty treatments  
**Total**

### 7. Miscellaneous

Cigarettes  
Alcohol  
Going out/socialising  
Takeaways  
Newspapers/magazines  
Birthday/Christmas presents  
Holidays  
Hobbies/gym  
Memberships/subscriptions  
Vet bills  
Other  
**Total**

### 8. Insurances

Life/critical illness cover  
Income protection  
Car insurance  
Pet insurance  
Travel insurance  
**Total**

## Summary

Total income (section 1 total)  
Total outgoings (sections 2, 3, 4, 5, 6, 7 & 8 total)  
Total remaining (total income minus total outgoings)  
**Proposed monthly arrears arrangement (if applicable)**

## Employment Details

	Borrower 1		Borrower 2	
Job title (if employed)				
Type of employment (please tick all that apply)	Full time	Part time	Full time	Part time
Employer name and address	Permanent	Contract/ supply	Permanent	Contract/ supply

## Personal Details

	Borrower 1	Borrower 2
Home telephone number		
Work telephone number		
Mobile telephone number		
Email address		
Number of dependent children in household		

## Additional notes

Please use this space to provide us with any additional information regarding your circumstances (e.g. reason for financial difficulty, job status etc.)

## Your Information

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