

# My Budget Sheet (Weekly or monthly)

SECTION 1	Income
<b>WAGES/SALARY</b>	
My Earnings (net)	
Partner's Earnings (net)	
Non-Dependant('s) Contribution	
<b>Total Wages/Salary</b>	
<b>SOCIAL WELFARE PAYMENTS</b>	
My S/W Payment	
Partner's S/W Payment	
<b>Total Social Welfare Payments</b>	
<b>PENSIONS</b>	
Mine	
Partner	
Other	
<b>Total Pensions</b>	
<b>Child Benefit</b>	
<b>OTHER INCOME</b>	
Maintenance	
Boarders/Lodgers, etc	
Back to Education Allowance	
Student Grant	
Other	
<b>Total Other Income</b>	
<b>Total Income Box A €</b>	

SECTION 2	Expenditure
<b>HOUSING COSTS</b>	
Rent	
Mortgage	
Mortgage Protection Insurance	
Building/Contents Insurance	
Property Tax	
<b>FOOD/HOUSEKEEPING</b>	
Groceries	
Milk & bread	
Nappies/baby	
Work/school lunches	
Other	
<b>Total Food/Housekeeping</b>	

<b>UTILITIES</b>	
Electricity Usage	
Heat/Fuel Usage	
TV Licence	
Waste Charges	
<b>TELEPHONE / OTHER UTILITIES</b>	
Landline	
Mobile	
TV/cable/sat	
Internet	
<b>Total Telephone / Other Utilities</b>	
<b>OTHER IMPORTANT ITEMS</b>	
Other 1	
Other 2	
<b>Life Insurance</b>	
<b>Pension</b>	
<b>Total Life Insurance &amp; Pension</b>	
<b>TRANSPORT COSTS</b>	
HP Agreement (CAR)	
Work	
School	
Road Tax	
Insurance	
Petrol	
NCT/Maintenance	
Parking/Tolls	
Other	
<b>Total Transport Costs</b>	
<b>EDUCATIONAL COSTS</b>	
School/College Books	
School/College Uniforms	
School/College Fees/Contributions	
School Trips	
Other Ed. Costs	
<b>Total Educational Costs</b>	
<b>OTHER COSTS</b>	
Childcare	
Savings	
Clothing/footwear	
<b>Total Other Costs</b>	

<b>MEDICAL COSTS</b>			
Dentist/Optician			
Doctor's Bills			
Medication			
Health Insurance			
Other			
<b>Total Medical Costs</b>			
<b>REPAIRS &amp; MAINTENANCE</b>			
Repairs to Property			
Household Maintenance			
Other			
<b>Total Repairs &amp; Maintenance</b>			
<b>OTHER EXPENDITURE</b>			
Hairdressing/Haircuts			
Children's pocket money			
Other Appliance Rentals			
Family Outings			
Lotto			
Hobbies/Pets			
Gifts (Christmas, B'days)			
Membership/Profess. Subs			
Cigs/alcohol			
Other			
<b>Total Other Expenditure</b>			
<b>Total Expenditure Box B €</b>			

<b>SECTION 3</b>			
<b>Total income</b>	<b>Box A €</b>		
		Take away	
<b>Total expenditure</b>	<b>Box B €</b>		
<b>Money for creditors</b>	<b>Box C €</b>		

<b>SECTION 4</b>			
<b>PRIORITY DEBTS</b>			
		Balance owed	Payment offered
Mortgage arrears			
2 <sup>nd</sup> mortgage arrears			
Rent arrears			
Fuel debts: Electricity			
Gas			
Other			
Maintenance arrears			
Hire purchase arrears			
Other			
Other			
<b>Total priority debts repayment</b>	<b>Box D €</b>		

<b>SECTION 5</b>			
<b>Money for Creditors</b>	<b>Box C €</b>		
		Take away	
<b>Total priority debts repayment</b>	<b>Box D €</b>		
<b>Money for secondary debts</b>	<b>Box E €</b>		

<b>SECTION 6</b>			
<b>SECONDARY DEBTS</b>			
Creditor		Balance owed	Payment offered
1:			
2:			
3:			
4:			
5:			
6:			
7:			
8:			
<b>Total owed</b>	<b>Box F €</b>		
<b>Total monthly repayment</b>	<b>Box E €</b>		

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