

INCOME	You	Partner	ESSENTIAL EXPENDITURE	Household
Salary (take home)			Rent	
Part-time work (take home)			Ground rent, service charges	
			Mortgage	
Maintenance or child support			Secured loans	
Boarders or Lodgers			Building/Contents insurance	
Non-dependant contributions			Pension and life insurance	
			Council Tax	
Jobseeker's Allowance			Gas	
Employment & Support Allowance			Electricity	
Income Support			Water	
Universal Credit			Other utilities (coal, oil, etc)	
Carer's Allowance			TV licence	
Child Benefit			Magistrates/Sheriffs court fines	
Child Tax Credits			Maintenance or child support	
Working Tax Credits			Childcare costs	
DLA, PIP or Attendance Allowance			Adultcare costs	
Housing Benefit				
Council Tax Reduction			Telephone	
			Mobile	
State pension			Internet	
Private or work pension			TV or cable package	
Pension Credit				
			Public transport	
Other (state.....)			Other (taxis)	
Other (state.....)			Car Hire Purchase	
INDIVIDUAL TOTALS			Car insurance	
TOTAL HOUSEHOLD INCOME			Road tax	
			Fuel	
PRIORITY DEBTS			MOT and maintenance	
Mortgage arrears			Breakdown or recovery	
Second mortgage / secured loan arrears				
			Food and housekeeping (inc. cleaning products, pet food, toiletries, baby products, etc)	
Rent arrears			Clothing and footwear	
Council tax arrears				
Fuel debts * Gas			Health (prescriptions, glasses, ins.)	
* Electricity			Hairdressing	
* Other			School and work meals	
Magistrates' Court fine arrears			Pocket money	
Maintenance arrears			Hobbies and leisure	
Hire Purchase arrears			Vet bills and pet insurance	
TOTAL			Union membership	
NON-PRIORITY DEBTS			NMC fees or other professional fees	
Credit cards				
Loans			Other (state.....)	
Catalogues			Other (state.....)	
Other				
TOTAL			ESSENTIAL EXPENDITURE TOTAL	

Please save your completed budget form and e-mail it to lamplight@rcn.org.uk ahead of your appointment.