

# Client Budget Sheet

Name..... Date.....

CAB client ref .....

Description	£	Payment period Weekly/ monthly/ other	Notes
<b>INCOME</b>			
<b>Salary or Wages</b>			
Your Salary/Wages			
Partners Salary/Wages			
<b>Other Income</b>			
Maintenance or Child Support			
Borders or Lodgers			
Non-Dependant contributions			
Student loans and grants			
<b>Benefits</b>			
Jobseekers Allowance (Income based)			
Jobseekers Allowance (Contribution based)			
Income Support			
Working Tax Credit			
Child Tax Credit			
Child Benefit			
Disability Living Allowance/Attendance Allowance			
Carers Allowance			
Housing Benefit			
Council Tax Benefit			
ESA/Incapacity Benefit/Statutory Sick Pay			

Description	£	Payment period Weekly/ monthly/ other	Notes
<b>EXPENDITURE</b>			
<b>Essential Expenditure</b>			
Rent			
Ground rent and service charges			
Other secured loans			
Mortgage Endowment and MPPI			
Building and contents insurance			
Pension and life insurance			
Council tax			
Gas			
Electricity			
Water			
Other Utilities (coal, oil, calor gas)			
TV Licence			
Magistrates court fines			
Maintenance or Child Support			
Hire purchase or conditional sale			
Child care costs			
Adult care costs			
<b>Phone</b>			
Home phone			
Mobile phone			
<b>Travel</b>			
Public travel			
Other (e.g. taxis)			

Description	£	Payment period Weekly/ monthly/ other	Notes
Car Insurance			
Road tax			
Petrol			
MOT and car maintenance			
Breakdown and recovery			
Parking charges or tolls			
<b>Housekeeping</b>			
Food and milk			
Cleaning and toiletries			
Newspapers and magazines			
Cigarettes and tobacco			
Alcohol			
Laundry and dry cleaning			
Clothing and footwear			
Nappies and baby items			
Pet food			
<b>Other Expenditure</b>			
Health (dentist, prescriptions, glasses)			
Repairs and house maintenance			
Hairdressing and haircuts			
Cable, satellite and internet			
TV video and other appliance rental			
School meals/meals at work			
Pocket money and school trips			
Lottery and pools etc			
Hobbies and leisure			

Description	£	Payment period Weekly/ monthly/ other	Notes
<b>Any Extras</b>			

<b>Assets</b>	Total value of property	Mortgage outstanding	Notes
House or flat			

	Value	Notes
Vehicle (s) (less HP outstanding)		
Savings		
Other assets		

<b>Priority debts</b> Please provide copy of latest statement from creditor	Amount owed	Repayment	Payment frequency
Rent arrears			
Mortgage arrears			
Other secured loans arrears			
Magistrates court fines			
County Court Judgement			
Council tax arrears			
Maintenance or child support arrears			
Gas arrears			
Electricity arrears			
Hire purchase arrears			





**PLEASE BRING THE FOLLOWING DOCUMENTS TO YOUR NEXT APPOINTMENT:**

1. Bank / Post Office / Building Society statements – to show **ALL** current wages and benefits (and frequency of payments)
2. Other statements – to show **ALL** current benefits:
  - Housing Benefit
  - Council Tax Benefit
  - Child Tax Credits
  - Working Tax Credits
  - IS / JSA / ESA / Other
3. Rent card / book OR Mortgage details – name & address of lender; account number. Details of ground rent, service charges, etc., and arrears (if any)
4. Latest Statements for:-
  - Council Tax
  - Fuel – gas, electricity, coal, oil, etc
  - Water
  - Telephone
  - Television Licence
5. Latest balances & account details of **ALL** outstanding debts & arrears, including:
  - BENEFIT or TAX CREDIT overpayments (current & previous years)
  - Credit Cards, Loans or Overdrafts
  - Social Fund Loans
  - Magistrates court fines
  - CSA arrears
  - Any other debts, eg. Tax
6. Any credit reports you may have – Experian, CallCredit & Equifax
7. Budget Sheet (if provided)
8. Any other relevant information





# DEBT RELIEF ORDERS

**For those with few assets, less than £15,000 of debt and little surplus income**

## **What is a debt relief order (DRO)?**

DROs provide debt relief, subject to some restrictions. They are suitable for people who do not own their own home, have little surplus income and assets and less than £15,000 of debt.

An order lasts for 12 months. In that time creditors named on the order cannot take any action to recover their money without permission from the court. At the end of the period, if your circumstances have not changed you will be freed from the debts that were included in your order.

DROs do not involve the courts. They are run by The Insolvency Service in partnership with skilled debt advisers, called approved intermediaries, who will help you apply to The Insolvency Service for a DRO.

## **Is a DRO likely to be suitable for me?**

To apply for a DRO, you must meet certain conditions:

- You must be unable to pay your debts.
- You must owe less than £15,000.
- You can own a car to the value of £1000 but the total value of other assets must not exceed £300.
- After taking away tax, national insurance contributions and normal household expenses, your disposable income must be no more than £50 a month.
- You must be domiciled (living) in England or Wales, or at some time in the last 3 years have been living or carrying on business in England or Wales.
- You must not have been subject to another DRO within the last 6 years.
- You must not be involved in another formal insolvency procedure at the time you apply.

For more information about the process visit the Insolvency Service website at [www.insolvency.gov.uk](http://www.insolvency.gov.uk), or call The Insolvency Service Enquiry Line on 0845 602 9848.



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