 **Income and Expenditure Form**

When you move into a new home, it’s a good time to review your budget. This form can help you set out your current income and outgoings to highlight if any changes can be made to help maximise your disposable income

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|  |  |  |
| **INCOME** | **How often** | **Amount £**  |
| **EARNED INCOME**  |
| Your wages / salary (take home) |  |  |
| Partners wages / salary (take home) |  |  |
| Maintenance/Child Support received |  |  |
| Board, etc from official boarders/lodgers |  |  |
| Board/contribution from non-dependent children |  |  |
| Student Loans and Grants |  |  |
| Other (please state) |  |  |
|   |  |  |
| **BENEFIT INCOME**  |  |  |
| Universal Credit (UC) |  |  |
| Job-seekers Allowance (JSA) |  |  |
| Income Support |  |  |
| Working Tax Credit |  |  |
| Child Tax Credit |  |  |
| Child Benefit |  |  |
| Incapacity Benefit/SSP/ESA |  |  |
| Disability Living Allowance - state each component |  |  |
| Attendance Allowance |  |  |
| Carer’s Allowance |  |  |
| Housing Benefit |  |  |
| Council Tax Benefit |  |  |
| Other (Maternity, SMP, etc) |  |  |
| Other eg Industrial Injuries Disablement Benefit |  |  |
|   |  |  |
| **PENSION INCOME**  |  |  |
| State Retirement Pension(s) – *you and partner* |  |  |
| Private or Work Pension(s) - *you and partner* |  |  |
| Pension Credit |  |  |
| Other |  |  |
|   |   |   |
| **SAVINGS** |   | **Amount** |
| List Total Savings |   |  |
|  |  |  |
| Total Income/Savings/Assets |   |  |

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| --- | --- | --- |
| **EXPENDITURE** | **How often**  | **Amount £**  |
| Rent |  |  |
| Housing Benefit Overpayment repayments |  |  |
| House/contents Insurance |  |  |
| Life Insurance and pensions |  |  |
| Council Tax |  |  |
| Gas |  |  |
| Electricity |  |  |
| Water |  |  |
| Other utilities (coal, oil, calor gas, etc) |  |  |
| T V Licence |  |  |
| Magistrates Court Fines |  |  |
| Maintenance/Child Support |  |  |
| Hire Purchase/Conditional Sale |  |  |
| Childcare |  |  |
|   |   |   |
| Home telephone |  |  |
| Mobile telephone (including dependent children’s) |  |  |
| Internet |  |  |
| Sky/You View/Netflix etc |  |  |
|   |   |   |
| Transport costs e.g. bus, taxi |  |  |
| Car Insurance – *for each vehicle* |  |  |
| Vehicle Road Tax - *for each vehicle* |  |  |
| Fuel – *for each vehicle* |  |  |
| MOT and car maintenance - *for each vehicle* |  |  |
| Breakdown or recovery - *for each vehicle* |  |  |
| Parking charges/tolls |  |  |
|   |   |   |
| Food and milk |  |  |
| Cleaning and toiletries |  |  |
| Cigarettes and tobacco |  |  |
| Alcohol |  |  |
| Laundry and dry-cleaning |  |  |
| Clothing and footwear |  |  |
| Nappies and baby items |  |  |
| Pet food |  |  |
|   |  |  |
| Health costs (prescriptions, dentist, glasses) |  |  |
| Repairs/house maintenance (inc window cleaning) |  |  |
| School Meals |  |  |
| Children’s pocket money and school trips |  |  |
| **Loans/Credit Cards/Arrears etc** | Repayments |
| Company | How Often | Amount £ |
|   |  |  |
|   |  |  |
|   |  |  |
|   |  |  |
| Total Expenditure |   |  |
| Disposable Income |   |  |