

# we're here to help

We know that people's finances can be complicated and sometimes people need a little support to help them find their way. We can help. Our financial inclusion team can help you to work out your budget and find a way for you to improve your finances this new year. If you are using this on a mobile phone or tablet you may need to download a form filler app.

Call us on 0300 561 1111 or email [contact@irwellvalley.co.uk](mailto:contact@irwellvalley.co.uk)

## income and expenditure

### 1 Step 1 - Money coming in

Weekly/ monthly	£
Usual take home pay	£
Partner's usual take home pay	£
Universal Credit	£
Working tax credit	£
Child Tax Credit	£
Child Benefit	£
Jobseekers Allowance	£
Employment & Support Allowance	£
Income Support	£
Guarantee Pension Credit	£
Savings Credit	£
State Pension	£
Retirement Pension	£
Works Pension	£
Statutory Sick Pay	£
Statutory Maternity Pay	£
Other state benefits	£
Maintenance	£
Non-dependent's contribution	£
Other:	£ £ £
Total income	£

### 2 Step 2 - Money going out

Weekly/ monthly Do not include debt repayments	£
Rent (after HB)	£
Council Tax (after CTS)	£
Water charges	£
Gas	£
Electric	£
Housekeeping	£
Laundry	£
TV License	£
Mobile phone	£
Internet	£
Travel Expenses	£
School Meals	£
Meals at work	£
Clothing and shoes	£
Disability Expenses	£
Prescriptions/dental costs/glasses	£
Childcare cost/expenses	£
Pets	£
Home and contents insurance	£
Life insurance/ pension	£
Magistrates' court fines	£
Maintenance payments	£
Other non-debt payments:	£
Total outgoings	£

### 3 Step 3 - Money left over

Total Income	£
take away	
Total Outgoings	£
Leaves	
Total left	£