

Step 1: Income	monthly
Wages or salary (after net deductions)	
Partner's wages or salary (net)	
Tips or commission	
Other earnings net	
Maintenance/Child support	
Own/partners pension	
Social welfare	
Boarders / Lodgers	
Other income	
Total Income	€

Step 2: Housing	monthly
Mortgage payment	
Rent	
Top up / other secured loans	
Local Property Tax	
Service or water charges	
Building / home & contents cover	
Life protection cover	
Gas	
Electricity	
Other fuel costs	
Waste charges	
Insurance	
Other	
Total Housing Costs	€

Step 3: Priority Payments	monthly
Telephone (including mobiles)	
Maintenance Payments	
Pension Payments	
Hire Purchase	
TV License	
Broadband / cable	
Instalment Orders	
Other	
Court Fines	
Total Priority Payments	€

Step 4: Everyday expenses	monthly
Food & Drink / Housekeeping	
Newspapers and magazines	
Travel & Fares	
Car Tax	
Petrol or Diesel	
Car Insurance	
Car Repair and maintenance	
Childcare (including pocket money)	
School meals	
Cigarettes	
Clothes and Shoes	
Household Items	
Health Costs	
Back to School Costs	
Other	
Total Everyday expenses	€

Step 5: Other Expenses	monthly
Entertainment / Eating Out	
Savings / Emergency fund	
Health club, courses, professional fees	
Gifts (birthdays, Christmas)	
Priority debts/ liabilities	
Rent arrears	
Mortgage arrears	
Electricity arrears	
Fuel / heating arrears	
Other	
Total Other Costs	€

Step 6: Summary	
Total Income (Step 1)	
Housing Costs (Step 2)	
Priority (Step 3)	
Everyday expenses (Step 4)	
Other expenditure (Step 5)	
Total Outgoings (Add Steps 2,3,4,5)	€
Monthly Net Disposable Income (Subtract Total Outgoings from Total Income)	€