



2007 – 2008
PROMOTING FINANCIAL INCLUSION
AND TACKLING OVER-INDEBTEDNESS

MONEY TALK

A BASIC SELF-HELP GUIDE TO DEALING WITH MONEY PROBLEMS & BENEFITS

PRODUCED FOR THE COMMUNITIES OF SOUTH & SOUTH EAST LEEDS BY AIRE VALLEY HOMES LEEDS



PRODUCED IN PARTNERSHIP WITH



This guide will help you:

- Sort out your money problems
- Maximise your income
- Find free advice, and
- Find affordable credit

It is for guidance only and should not be used for legal advice.
We hope you find it useful.



If you would like this information in any other format including large print, audio CD/tape, Braille or translated into another language please telephone **0113 214 1942** and speak to the Equality Officer.

A message from

Charlie Hardwick

who stars as Val on TV's Emmerdale.



“It is very easy to fall behind with payments, and before you know it you are in trouble with debt. The longer you leave it, hoping it will go away, the worse it gets. It weighs you down and follows you like a heavy shadow. But there is always light at the end of the darkest tunnel.

Seek help. Don't be embarrassed, shy or afraid. Don't live in fear. There is a way to get peace of mind, and freedom from debt, but the first step is to get help.

Aire Valley Homes Leeds' door is always open and the people there will listen, or you can request a visit. Good luck.”

OUR TOP TIPS FOR DEALING WITH YOUR DEBTS

If you are having money problems don't ignore them.

They won't go away, and the longer you wait to deal with them or get advice, the worse the situation will be.

This guide gives you some basic advice to help you deal with your debts.



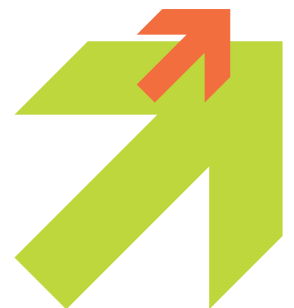
- The people who you owe money to are called your **“Creditors”**.
- **Don't panic.** Help is available. A list of Organisations offering free and confidential advice is in this guide.
- **Act fast.** As soon as you are unable to make a payment when it is due, contact your Creditors to let them know. If you receive a letter informing you that they are considering further action, ask them to hold action for 2 to 3 weeks while you seek advice and assistance.
- **Always** keep copies of the letters that you write about your debts, and write down the dates of any telephone calls that you make to your Creditors.
- We recommend that you don't borrow more money to pay off your debts, but before taking out a loan always get impartial advice.
Don't rush in to it.
- If you do decide to take out a loan, make sure you find out all the details, such as the total cost of the loan and whether the loan is secured against your home.
- Fill out a Personal Budget sheet so that you know what income and expenses you have. There is a Personal Budget sheet in this booklet. This will help you work out a budget and calculate what money you have available to make payment to your debts.
- Write to your Creditors as soon as possible telling them what payments you can realistically make. **Don't** offer more than you can afford. Most companies will help you by letting you make instalment payments. You may want to include a copy of your personal Budget Sheet when you write to them.
- Make sure that you are getting all the benefits that you are entitled to. This can increase your Income. If you are on a low income you may be entitled to Income Support. If you are unemployed you may be able to claim Job Seekers Allowance. There are many benefits available including disability living allowance, Working Tax Credit, Pension Credit and Child Tax Credit.
- If you choose to use a Debt Management company make sure you know all about any fees that they will charge you and how long it is going to take to pay off your debts. A list of Organisations who do not charge for their services is available in this booklet.
- You don't have to let a Debt Collector in to your house. Make an appointment for them to call again when you have sought advice.
- If you are being harassed by a Debt Collector contact the Trading Standards Service or your local Citizen's Advice Bureau.

OUR TOP TIPS FOR DEALING WITH YOUR DEBTS

- If you are receiving Pension Credits, Income Support or Income Based Job Seekers Allowance you may be able to get **Direct Deductions** from you benefit to pay certain debts. This means that small amounts are deducted before you receive your benefit payments. Debts such as rent, Council Tax and water charges can be paid in this way. You should contact your benefit office to find out if this is possible.

These are words or phrases commonly used by Debt Collectors and what they mean.

- **County Court** - Is a Civil Court which may be used to enforce collection of a debt. Debts up to £5000.00 are dealt with by the **Small Claims** section of the County Court.
- **Bailiff** - Someone who is authorised to collect a debt from you, on behalf of your Creditors. There are 3 types of Bailiff. **The County Court Bailiff** who works for the Court Service. **The Certified Bailiff** who has provided references to the County Court, and the people they employ are considered fit, and **The Private Bailiff**.
- **Warrant** - This is official written permission given to the Bailiff allowing him to carry out his/her duties to collect a debt. It is given by the Court.
- **Priority Debt** - The consequences of not paying a priority debt are serious. These debts include Rent arrears, Fuel arrears, Council Tax arrears and Outstanding Court fines. Failure to pay these debts could result in you being evicted from your home, and in some cases you could be imprisoned.
- **Non Priority Debt** - These include Credit Card, Hire Purchase, Loans and overdrafts. Collection of these can not be enforced by imprisonment.
- **County Court Judgement (CCJ)** - If your Creditors take action in the County Court they may request that a County Court Judgement be made against you. This means that the County Court has ordered you to pay an amount of money (This will normally be the debt plus Costs). Details of the CCJ are entered on to a Register which is used by Credit Companies, Banks, and Building Societies etc when you apply for credit. A CCJ will affect your credit rating.
- **Credit Reference Agency** - A company that stores computerised records of people's use of credit. When you apply for credit, e.g. a store card, checks will be made with the Agency about your credit history.



GET FREE, IMPARTIAL AND CONFIDENTIAL ADVICE

The following organisations offer advice that is free, impartial and confidential. They are independent to Aire Valley Homes Leeds and we are not responsible for the advice or services that they provide.

Leeds City Credit Union

32 Kirkgate, Leeds, LS2 7DR

Tel: 0113 214 5252

St Vincent Support Centre

Address: Berking Avenue, York Road, Leeds, LS9 9LF

Tel: 0113 248 4126

Opening Hours: Monday to Friday
10.00 am to 16.00

Stonham

Tel: 0113 274 9327 to make an appointment to see a support worker

Ebor Gardens Advice Centre

Address: 173 Haslewood Drive, Leeds, LS9 7RE

Tel: 0113 235 0276

Burley Lodge Advice Service

Address: The Burley Lodge Centre, 42 – 46 Burley Lodge Road, Leeds, LS6 1QF

Tel: 0113 275 3498

Leeds City Council Corporate Debt Team

For your problems with paying your rent, council tax or any other debt to the council call 0845 126 0113.

Consumer Credit Counselling Service (CCCS)

Tel: 0800 138 1111

National Debt Line

Tel: 0808 808 4000 or 0800 980 2800 for Customers in Yorkshire or Gloucestershire

Financial Services Authority – Money Made Clear

A range of financial advice booklets are available including basic bank Accounts, Pensions, Credit Unions and making Your Budget Work for You.

You can also do an online Debt test or financial healthcheck

Click on their website at
www.moneymadeclear.fsa.gov.uk

Fuel Savers

Tel: 0800 512 012

SSAFA - Soldiers, Sailors and Airforce Association

Address: 31 New York Street, Leeds, LS2 7DT

Tel: 0113 245 1118

Consumer Direct - Office of Fair Trading

Tel: 08454 040 506

GET FREE, IMPARTIAL AND CONFIDENTIAL ADVICE



Age Concern

Age Concern supports all people over 50 in the UK to make sure that they get the most from life

Address: 188a Woodhouse Lane, Leeds LS2 9DX

Tel: 0113 245 8579

Sahara Black Women's Refuge

Black women only resource offering safe accommodation, counselling, information, legal advice, support and outreach by Asian and African Caribbean

Address: PO BOX 94, Wellington Street, Leeds LS3 1DR

Tel: 0113 230 5087

Minicom: 0113 234 3094

Citizen's Advice Bureaux

Leeds area General Advice telephone number: 0870 120 2450

Leeds City Centre Citizen's Advice Bureau

Opening Hours: Monday 9:30 - 15:30 Tuesday

9:30 - 18:30 Wednesday 9:30 - 15:30

Friday 9:30 - 15:30

Address: 31 New York Street, Leeds, LS2 7DT

Tel: 0870 120 2450

Crossgates & East Leeds Office Citizen's Advice Bureau

Opening Hours: Monday 10:00 - 13:00,

Friday 10:00 - 13:00

Address: Methodist Schoolroom, Austhorpe Road, Crossgates, Leeds, LS15 8QR

Morley Citizen's Advice Bureau

Town Hall, Queen Street, Morley, LS27 9DY

Tel: 0113 247 7111

Pontefract Citizen's Advice Bureau

Opening Hours: Monday, Wednesday & Friday 10.00 - 13.00

Address: Horsefair House, Horsefair, Pontefract, WF8 1NX

Tel: 0870 121 2044

Wakefield Citizen's Advice Bureau

Opening Hours: Monday - Friday 10.00 - 14.00, Tuesday 17.00 - 19.00 (by appointment)

Address: 27 King Street, Wakefield, WF1 2SR

Tel: 0870 121 2044 (advice) & 01924 383200 (appointments)

Leeds Crisis Centre

Leeds Crisis Centre offers support and counselling for people who are finding it hard to cope at a stressful time in their lives

Address: Leeds Crisis Centre, 3 Spring Road, Leeds LS6 1AD

Telephone: 0113 275 5898 or Minicom:

0113 274 8880

7 Days a week 10am - 10:30pm

Outside these hours call either the Samaritans on 0113 245 6789 or Social Services Emergency Duty Team 0113 269 6198

Advocacy and interpreting service

The advocacy and interpreting service offers advocacy and interpreting through outreach work, surgeries in community venues and home visits to potential users. In particular they aim to help people from Pakistani, Bengali and Chinese communities.

Address: 170 Roundhay Road, Leeds LS8 5PL

Tel: 0113 235 1877

WHERE TO GET BENEFITS ADVICE



These organisations offer free advice.
They are independent to Aire Valley Homes Leeds.

Leeds City Council's Welfare Rights Unit Offers a FREE, confidential and impartial welfare rights service.

They provide:

- information and advice on a whole range of welfare benefits and appropriate services and schemes
- benefit checks and calculations to assess the correct level of benefit entitlements
- advice on winter fuel payments and keeping warm in winter
- help to fill in forms
- advice and support with appeals

They hold advice surgeries at One Stop Centres around the city. You will need to make an appointment for these surgeries - call in at your local One Stop Centre, telephone 0113 214 9006 email them at welfare.rights@leeds.gov.uk, or write to them at Welfare Rights Unit, 116 York Road, Leeds, LS9 9AA

Leeds Benefits Service

Can help you with Housing Benefit, Council Tax Benefit, School Clothing Allowance and Free School Meals.

They can provide you with correspondence in Braille, large print, tape or another language tape, and provide you with an interpreter if required.

They can also arrange a home visit if you are housebound.

How to contact them

You can call in and see them at any Council One Stop Centre in Leeds.
Tel: 0845 127 0113 or 0113 247 7247.
Minicom 0845 127 1113.
Email: lcc.benefits@leeds.gov.uk

Monday to Thursday: 08:30 to 17:00.
Friday: 08:30 to 16:30.
Closed on Wednesdays from 15:00 and 16:00.

If you need to contact them by phone their busiest times are all day each Monday and between 09:00 and 10:30 every morning, so they may take a little longer to answer your call during these times.

You can also speak to us directly on **0113 214 4325** (Morley, Garforth, Kippax and Swarcliffe) or

0113 214 1939

(Middleton, Hunslet, Holbeck, Beeston and Rothwell).

Southern House Jobcentre Plus

529 York Road
Leeds
United Kingdom
LS9 6TF
Telephone: 0113 214 8000
Textphone: 0113 285 0002

Leeds Eastgate Jobcentre

35 Eastgate
Leeds
United Kingdom
LS2 7RE
Telephone: 0113 215 5000

Leeds District Office

Dysons Chambers
12-14 Briggate
Leeds
United Kingdom
LS1 6EP
Telephone: 0113 215 5000

Leeds Great George Street

2 Great George Street
Leeds
United Kingdom
LS2 8BA
Telephone: 0113 224 3733

The Pension Service PO Box 99

Town: Mexborough
Postcode: S64 9WX
Telephone: 0845 6060265
Textphone: 0845 6060285

New State Pension

claims 0845 3001084
Textphone 0845 300 2086 (8am to 8pm, Monday to Friday)

Pension Credit

- application line 0800 991234
Textphone 0800 169 0133 (8am to 8pm Monday to Friday, 9am to 1pm Saturday).

Inland Revenue Tax Credit helpline

0845 300 3900



Corporate Services
Leeds Benefits Service

Have you checked yours?

Go online today and check whether you are paying the correct rent and council tax.

Could you get any help towards these costs?
Log on now and within fifteen minutes you will know if you can save money!

www.leeds.gov.uk/benefitscalculator



The answers provided by the calculator are estimates only - to get a definitive answer on entitlement you must complete and submit a claim form.

You can get a form by asking at your local One Stop Centre, housing office, on the web at www.leeds.gov.uk/benefits or by telephoning 0113 247 7247 (minicom 0845 127 1113).

STOP THE LOAN SHARKS

**Have you borrowed money from a Loan Shark?
Are you paying extremely high interest rates?
Being harassed and threatened because you have
missed payments?**

IF SO HELP IS AVAILABLE.

The regional loan shark investigation team, originally piloted in Birmingham back in 2007 by Trading Standards Service, has now come to Leeds.

Official money lenders, operating as consumer credit businesses, must obtain a consumer credit licence from the Office of Fair Trading before they can lend money. Loan sharks don't bother getting a licence. Because they have no licence their loan and conditions are unenforceable in law. This is why they will often use intimidation through violence and peer pressure to collect the debts.

Loan sharks have been known to terrorise whole communities, charging huge interest rates and adding charges to the loan as and when they feel like it, even if payments are being made. Very often they will use violence as a means of collecting missed payments and it has been known for them to force their victims into crime, stealing to order to pay off the debt. Victims have also reported having their benefits books taken off them by the Loan Sharks.

Statistics have shown that when the Loan Sharks are removed from an area the level of crime reduces.

Since its initial launch in Birmingham the team has identified over 100 targets and have reported 27 individuals for illegal money lending. These investigations have resulted in over £2,000,000 of debt being wiped out and over 1300 victims being helped. Prison sentences have been given for illegal money lending and for possession of firearms.

The Team has now established itself in Leeds. Within the first 2 weeks 3 illegal money lenders were arrested.

If you or anybody you know is in the clutches of an illegal money lender the team can offer you free and confidential advice and support. You can report a Loan Shark and remain anonymous. You do not have to give your name.

Call the loan shark helpline on

0113 225 1122

or email

stoploansharks@birmingham.gov.uk



**DON'T GET IN WITH A LOAN SHARK...
IT WILL COST YOU AN ARM AND A LEG**

**LOAN
SHARK
LENDING IS
A CRIME**

**DON'T BE
A VICTIM.
WE CAN
HELP YOU
(IN STRICTEST CONFIDENCE)**

0113 225 1122

**OR YOU CAN
TEXT THE FOLLOWING -
"loan (space) shark (space)
+Your Message" to 60003
or email us at
stoploansharks@birmingham.gov.uk**



GET THE BENEFITS

THAT YOU ARE ENTITLED TO

The following are some of the benefits you could be entitled to. It is not a full list and you should always seek advice if you think you may be entitled.

Housing Benefit

If you have to pay rent for a property that you live in and you receive Income Support, Income Based Job Seeker's Allowance, Guaranteed Pension Credit or if you are on a low income.

Aire Valley Homes Leeds has Benefit Advisors to help you identify your entitlement, help you fill in the forms and answer any queries that you may have regarding your benefits.

For further details call 0113 2243725 or 0113 2141793

You can also speak to Leeds Benefits Service on 0113 2477247

Council Tax Benefit & Second Adult Rebate

If you are liable to pay Council Tax and you receive Income Support, Income based Job Seeker's Allowance, Guaranteed pension Credit or if you are on a low income.

You can claim Second Adult Rebate if you share your property with another adult who is not able to pay towards the Council Tax bill.

Income Support

If you are working less than 16 hours per week and a lone parent, a carer in receipt of Carers Allowance or you are unable to work but not claiming Incapacity Benefit.

Job Seeker's Allowance

If you are available for and actively seeking work.

Contribution based JSA is for those who have paid sufficient National Insurance contributions.

Income based is for those who have not paid sufficient National Insurance contributions.

Incapacity Benefit

If you are unable to work due to sickness. Sick notes from your Doctor may be required. If you haven't paid sufficient National Insurance contributions you should claim Income Support at the same time.

Carers Allowance

If you are caring for 35 each week for someone who receives Disability Living Allowance at middle or higher rate.

You may also be entitled to Income Support

Disability Living Allowance

Care - If you need help with personal care and/or household tasks.

Mobility – If you need assistance when you are outside because you have difficulty walking.

There are different rates for both elements depending on the level of your disability.

Child Benefit

This is paid to the person who has the primary responsibility for a child or children.

Tax Credits

Child Tax Credit - If you have income under £50,000.00 per year and at least one dependant child.

Working tax Credit - If you are working but on a low income.

Pension Credit

Guaranteed Pension Credit - If you are over retirement age and on a low income.

Savings Credit – If you are over retirement age with an Occupational Pension or savings.

DEALING WITH RENT ARREARS

Advice for tenants of Aire valley Homes Leeds

We know from time to time Tenants may have problems paying their rent and end up with arrears. It can be difficult facing up to your problems, but we are ready to help you sort things out.

I can't pay my rent, who should I tell?

As soon as you realise you will not be able to make a rent payment you should contact your Local Housing Office, or One Stop Centre to discuss your rent arrears or to arrange an appointment.

What will happen when I contact you?

We will:

- listen to what you have to tell us;
- help you identify your Housing Benefit entitlement;
- inform you of other Agencies that may be able to assist you and
- negotiate a suitable payment plan

How much will I have to pay?

We will ask you how much you can afford to pay and assess your offer against the arrears.

We will not request an unreasonable amount that will make your situation worse but you may have to provide us with details of your income and expenditure.

What will happen if I ignore my rent arrears?

When you receive a letter informing you that you are in arrears it is important that you act fast.

If you don't tell us that you have a problem we may take legal action against you – that can result in an eviction and you could lose your home.

Whatever type of legal action we take you will have to pay legal costs.

We may also find it necessary to cancel any application for re-housing that you may have with Leeds Housing Register.

What action can Aire Valley Homes Leeds take to recover the arrears?

Every effort will be made to help you pay your rent arrears, but if you ignore our requests, or if you break your payment plan, we commence recovery action in the County Court. This could result in:

- Possession proceedings - these could lead to an eviction and you will lose your home.
- County Court Judgement – This will seriously effect your credit rating
- Deductions from your benefits – deductions are made before your payment is issued to you
- Third Party Order – deductions are made directly from your bank account
- Attachment of Earnings Order – deductions are made directly from your wage/salary

Remember ...

Your rent is due weekly and in advance. If you are unable to make a payment – tell us!

We will do everything in our power to help you stay in your home, but we have no legal obligation to house you if you refuse to pay your rent or do not work with us to sort out the problem.



See our Guide to Rents, Service Charges and Arrears

FED UP WITH THE STATE OF YOUR FINANCES? HAVING PROBLEMS GETTING A SAVINGS ACCOUNT? NEED A LOAN?



Leeds City Credit Union is financial co-operative, run by members for members. Led by a volunteer Board of Directors, all members are encouraged to save regularly and receive dividends on savings. LCCU provides straightforward, affordable financial services to a growing number of people in Leeds. Each member of LCCU makes regular payments into a range of savings accounts - this fund then provides the basis for preferential rate loans. The income generated by lending helps meet operating expenses, build our reserves and pay savers competitive dividends.

Leeds City Credit Union is one of the largest and most successful in the UK. Its members are encouraged to save for their future, and in return they receive access to a range of financial services including affordable credit, insurance and, money management services.

There's something for everyone including

- A range of savings accounts including a Christmas Club
- Child Trust Funds
- Low cost loans
- Bill paying services
- Insurance services
- Life insurance on your savings and loans at no direct cost to you (Terms and conditions apply)
- A friendly service through local branches including City Centre, Dewsbury Road, Morley and Belle Isle

Contact them to find out more

Telephone: 0113 214 5252

Email: services@leedscitycreditunion.co.uk

Website: www.leedscitycreditunion.co.uk



HELP WITH YOUR UTILITY BILLS

• Winter Fuel

If you are aged 60 or over and are normally resident in the UK, you could be entitled to help with keeping warm during the winter months. For details on Winter Fuel Payments call the helpline on **08459 151 515**, textphone **0845 601 5613**. Lines are open Monday to Friday from 8.30 am to 4.30 pm.

• Fuel Savers

Everyone uses energy in their home but this energy is often wasted.

Energy efficiency is about using energy in your home in a way to make sure you are warm and comfortable; but not wasting this valuable resource and, at the same time, your money.

Did you know?

The average householder wastes £300 worth of energy per year.

The average energy bill is £1,000 per year

The average CO2 emission is 6-7 tonnes from Leeds houses per year.

36.7% of households in Leeds find it difficult to heat their homes.

The Fuelsavers team provides free and impartial energy efficiency advice to anyone living in Leeds, Bradford and Hull.

You can contact them for advice on **0800 512 012** during office hours.

THEY OFFER:

Home energy checks to help you identify improvements that can be made to heating, domestic hot water systems, controls and insulation in your home.

Energy grant advice

Heating and insulation up-grade to those with a medical need

Advice surgeries on a drop-in and appointment basis

• Yorkshire Water Bills

For advice and assistance contact them via their website: yorkshirewater.com or call them on **0845 124 2420** (or **0845 124 2425** if you are a metered customer).

Write to them at Yorkshire Water, PO Box 52, Bradford, BD3 7YD

If you think you'll have a problem paying your water bill, please contact **0845 129 9299**. If you are in arrears and have real problems paying your bill, The Yorkshire Water Community Trust is an independent charity to help extreme cases of hardship, call them on **0845 124 2426**.

• Warm Front

Can help you save money with a grant for cavity wall insulation, loft insulation and draught proofing.

Tel: 0800 316 6011

• Energywatch

The independent watchdog organisation for all gas and electricity consumers.

Tel: 0845 906 0708

FIND OUT WHAT BENEFITS OR DISCOUNTS



Housing / Council Tax Benefit
Discretionary Housing Payments
Education Benefits / Education Maintenance Payments

0845 127 0113



Pension Credit

0845 60 60 265

Attendance Allowance
Carer's Allowance

0800 88 22 00



Jobseekers' Allowance
Incapacity Benefit
Income Support

0800 05 56 688



Health Through Warmth

A scheme aimed at helping people to increase the energy efficiency of their homes

Cavity wall installation
Central heating
Loft Insulation

0113 395 7159



Care and Repair

Helping older people, disabled people and people on low incomes who own their own home, to live in safe, warm, secure, well maintained and adapted homes in Leeds.

0113 240 6009

YOU COULD GET



Concessionary Travel

Permits for:
blind persons
disabled persons
older persons

0113 251 7272

Access Bus

0113 348 1900



Leeds Card

The card offers discounts to the Council's sport / leisure facilities. plus shops, theatres. attractions and restaurants across the City. Additional discounts are given to residents on certain benefits.

0113 224 3636

LOOKING FOR WORK?

Are you searching for a job?

Been unemployed for a long time and don't know where to start looking?

Aire Valley Homes Leeds has teamed up with Job Centre Plus to give you help and advice about finding employment.

Call **Simon** on **(0113) 2141 793** to make an appointment



jobcentreplus



LEARN ABOUT BUDGETING, UNDERSTANDING MONEY AND NUMBERS

The following organisations provide free information, training and advice sessions covering household budgeting, personal financial management (such as bank account opening), and basic numeracy skills. Various sessions are run at different times during the week for a range of different age groups, abilities, and topics. Please contact the relevant organisation for further details.

Children's Centre Service

East Leeds Family Learning Centre, Brooklands View, Seacroft, Leeds, LS14 6SA

Tel: 0800 085 1879

Leeds Family Learning Centres

East Leeds family learning centre: Brooklands View, Leeds, LS14 6SA

Tel: 0113 224 3127

South Leeds Family Learning Centre

Run numeracy skills workshops and 'Job Search' (assistance looking for work and CVs)

Acre Road, Middleton, Leeds, LS10 4DE

Tel: 0113 395 0334

Leeds Library and Information Service

Provide materials to develop young children's numeracy skills

Contact: 0113 247 6016 or E-mail: enquiry.express@leeds.gov.uk

Park Lane College

Run free 'Skills for Life' courses including money and maths skills

Contact 0845 045 7275, or email courseenquiry@parklanecoll.ac.uk

Website: www.parklanecoll.ac.uk

St. Vincent's Support Centre

Address: Berking Avenue, York Road, Leeds, LS9 9LF

Tel: 0113 248 4126

Thomas Danby College

Run free Maths workshops from beginner to intermediate levels. Courses are run both at the college and in community centres. Please contact Thomas Danby directly for details.

Address: Roundhay Road, Leeds, LS7 3BG

Tel: 0113 284 6305 or email: info@thomasdanby.ac.uk



SAMPLE BUDGET SHEET

You can choose weekly or monthly figures but make sure you use the same for each entry. E.G. if you use weekly rent details make sure you work out your weekly wage.

Name:	Address:	Number of people in household:
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INCOME WEEKLY / MONTHLY	EXPENDITURE WEEKLY / MONTHLY	
EARNINGS:	HOUSE RELATED COSTS:	
Wage or Pension (Yours)	Rent or Mortgage	
Wage or Pension (partner)	Telephone (Landline)	
	Mobile Telephone	
BENEFITS:	Gas / Electricity / Other Fuel	
Working tax Credit	Water charges	
Child Tax Credit	Housekeeping – e.g. laundry & food	
Child Benefit	TV Rental / Licence	
JSA / Income Support	Council Tax	
Child Benefit	House Contents Insurance	
Disability Living Allowance	CHILD RELATED COSTS:	
Carer's Allowance	Childcare costs	
Other (please state)	School meals	
	Clothes / Shoes	
	Maintenance	
	OTHER COSTS:	
	Road Tax / Car Maintenance / Car Insurance / Breakdown Cover	
OTHER INCOME:	Petrol	
Student Grant	Public Transport	
Maintenance	Hobbies	
Lodger	Clothes	
Adult Child contribution (Board)	Socialising / Going out	
Other (please state)	Cigarettes	
	Prescriptions	
	Hire Purchase	
	Loans	
	Life Insurance	
	Other (please state)	
	Fines	
BOX 1 TOTAL INCOME:	BOX 2 TOTAL EXPENDITURE	

BOX 1		£
MINUS (take away)	-	
BOX 2		£
AVAILABLE BALANCE	=	

If you would like this information in any other format including large print, audio CD/tape, Braille or translated into another language please telephone **0113 214 1942** and speak to the Equality Officer.



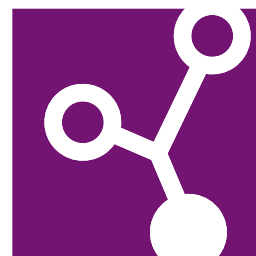
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**aire
valley**

homes leeds