

STEP 5 | DO YOU OWE ANY MONEY?

If you owe anyone any money, use this sheet to record it. Put down all the debts you have- it can be tempting to ignore some, but if you do, you won't be seeing the full picture and could get deeper into debt. So take **a deep breath and be honest!**

In the table below, record all that you owe (including to family or friends), and whether you are making repayments or not.

If you are repaying debts, put down how much and when, so this can be included in your money plan too. If you're not yet repaying them, you still need to write down your debts so you can see what you can afford to repay in the future.

TYPE OF DEBT	HOW MUCH IS OWED?	ARE YOU REPAYING? HOW MUCH?	WHEN ARE REPAYMENTS DUE? (WEEKLY/MONTHLY)
Rent arrears			
Council Tax arrears			
Gas/Electricity arrears			
Water arrears			
Benefit overpayment			
Catalogue			
Money Lender			
Hire Purchase <i>(e.g. Bright House)</i>			
Bank <i>(eg overdraft, loan)</i>			
Credit cards <i>(unless paying off in full each month)</i>			
Credit union			
Gambling debts			
Court Fines			
Other			
TOTAL			TOTAL PAYING OFF EACH WEEK/MONTH