

# YOUR PRIORITY DEBTS

PRIORITY DEBT:	TOTAL AMOUNT IN ARREARS:	PRIORITY DEBT MINIMUM MONTHLY REPAYMENT AMOUNT: (to cover your arrears only)
Mortgage / rent arrears		
Second mortgage or secured-loan arrears		
Council tax arrears		
Electricity arrears		
Gas or other fuel arrears		
Penalty Charge Notice (local council parking fine)		
Secured loan payments		
Benefit over payments or tax debts		
Phone or Internet bill debts		
TV licence arrears		
Hire-purchase e.g. car arrears		
Maintenance or child-support arrears		
Magistrates' or sheriff court fine arrears		
Other priority arrears Please state: .....		
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<b>TOTAL PRIORITY DEBT:</b>		
<b>TOTAL PRIORITY DEBT MINIMUM MONTHLY REPAYMENT AMOUNT:</b>		

Now do this calculation to work out what you have left to put towards repaying your non-priority debts:

<b>MONTHLY AMOUNT LEFTOVER (FROM BUDGET):</b>	
<b>TOTAL PRIORITY DEBT MINIMUM MONTHLY REPAYMENT AMOUNT:</b>	
<b>AMOUNT LEFT FOR NON-PRIORITY DEBTS:</b>	

# YOUR NON-PRIORITY DEBTS

NON-PRIORITY DEBT:	CREDITOR NAME:	TOTAL DEBT AMOUNT:
Credit card		
Overdraft		
Store card, catalogue / mail order account		
Unsecured loan		
Payday loan		
Benefit overpayment (for benefits no longer received)		
Money borrowed from friends and family		
Water charge arrears		
Private parking fines (Parking Charge Notices)		
Logbook loans		
Debts to other people (loan sharks)		
Other non-priority debts Please state: .....		
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<b>TOTAL NON-PRIORITY UNSECURED DEBT:</b>		
<b>AMOUNT LEFTOVER AFTER PRIORITY DEBTS ARE PAID:</b>		

## TOP TIP!

How to work out how much to offer each of your unsecured creditors:

$$\text{INDIVIDUAL CREDITOR} \div \text{TOTAL DEBT} \times \text{AMOUNT LEFTOVER} = \text{EXX PRO-RATA PAYMENT}$$