

## What you need to know before submitting a budget form

---

Before completing the form, it is important that you read this guide about how:

- we calculate what you can afford to pay off on your debt
- you complete the budget.

You can use this form if you are a private individual or have a sole proprietorship.

### When does it make sense to get a calculation of how much you can afford to pay?

To find out, visit <http://gaeldst.dk/ability-to-pay>.

## What does it mean to get a calculation of how much you can afford to pay?

---

When submitting a budget, you ask us to calculate how much you can afford to pay off on your debt per month.

### **This is how we calculate how much you can afford to pay if you have ordinary A-income (for example salary or unemployment, sickness or maternity/ paternity benefits (*dagpenge*))**

Based on your and our information, we assess how much you can afford to pay off on your debt. We take into account that you must have a disposable income amount for fixed expenses and children living with you.

The calculation may show that you can afford to pay off more on your debt than you currently do. For example, if you have very low rent. We may reject your request for a new calculation. We may do so if this will not change the amount you can afford to pay.

### **This is how we calculate whether you can afford to pay if you have a low income or receive benefits (for example state education grant or cash benefits)**

Based on your and our information, we assess whether you will be able to maintain a modest home.

We assess whether you and the rest of your household can pay rent, electricity, water, heating and any essential medication expenses and whether you have a disposable income amount that will cover basic needs, for example food and clothing.

As a result of the calculation, you may have the payment of your debt deferred.

### **You still have to make payments on your debt**

We will continue to collect your debt while we process your budget.

You must therefore continue to pay instalments under your instalment payment plan.

If we are already withholding part of your pay, we will continue to deduct part of your salary or wage.

We can also make set-offs and levy execution.

## How to complete the budget form

---

- You must complete all relevant fields in the form.
- You must document special needs and other income.
- You must complete the form as a solemn declaration.

You must complete the budget for your entire household. If you have a cohabiting partner or children, we will therefore also need information about them.

You do not have to provide information about your fixed expenses for, for example, food, clothing, Internet and contents and accident insurance. The reason for this is that you are to pay the expenses of the disposable income amount we calculate.

### **All amounts must be monthly**

You must therefore convert your income and expenses into average monthly amounts.

## How to submit your budget

---

Download the form onto your computer before you start completing it. Remember to save changes along the way, to ensure that your information is not lost.

### *Online application*

You can complete your application online at [gaeldst.dk/blanket51054](https://gaeldst.dk/blanket51054).

You can also submit your application form with documentation to the Danish Debt Collection Agency (*Gældsstyrelsen*) at [gaeldst.dk/contact](https://gaeldst.dk/contact). Select *Skriv som borger* (individuals) In our online self-service system E-tax (*TastSelv*), select *Betaling af gæld* (How to pay your debt), *Gæld og restance* (Debt and arrears) and *Lønindeholdelse* (Withholding of pay).

If there are many documents to your application, you may need to submit them in several batches. We will gather all your documents and your application.

### *Postal application*

You can also send the application form with documentation to the Danish Debt Collection Agency (*Gældsstyrelsen*) at the address:  
*Gældsstyrelsen, Postboks 18, 4930 Maribo, Denmark.*

## Questions and legal basis

---

### **Do you have any questions?**

Call us on +45 70 15 73 04 if, for example, you are unsure about:

- whether it is relevant for you to submit a budget
- how to complete the form
- which fields you need to complete
- how to document special needs or other income.

### **Read more about the calculation**

You can find the rules on which income and expenses we approve in Part 7 of the Danish Executive Order on Collection of Debt to Public Authorities (**Gældsinddrivelsesbekendtgørelsen**) (no. 1207 of 27 September 2023). You can find the Executive Order at [retsinfo.dk](https://retsinfo.dk) by searching on number and year.

## Budget form

### I. Your information

Full name Civil registration (CPR) number

Address

Postcode Town/city Tel. number

If you provide your phone number, we can call you if we need information or an explanation of your budget items.

#### Deferral

Along with my submission of information, I also request that payment of my debt be deferred. Yes  No

### II. Information about your cohabiting partner

**We contact your cohabiting partner**  
Your cohabiting partner must participate in completing the form. We use your cohabiting partner's information when we calculate what you can pay. Your cohabiting partner has rights that he or she must know about. Read about the cohabiting partner's rights on the last pages.

Cohabiting partner's full name Civil registration (CPR) number

On what date did you acquire the same address?

Has your cohabiting partner applied for debt cancellation or debt rescheduling? Yes  No

Is your cohabiting partner making payments on debt to public authorities? Yes  No

## Your household's monthly income

### III. Monthly income

#### How to complete the fields concerning your monthly income

You must enter your monthly income after tax. If you have the same income every month, you enter that amount. If your income differs from month to month, you must enter the average amount for the past three months. You do this by adding up all your income for the past three months and dividing it by 3.

#### Example of calculation

In the past three months you may, for example, have received after tax:

- a salary of DKK 18,000 + DKK 20,000 + DKK 16,000 = DKK 54,000 / 3 = DKK 18,000
- B-income of DKK 3,600 in the quarter / 3 = DKK 1,200 per month

Your average monthly income will then be:

- DKK 18,000 + DKK 1,200 = DKK 19,200

Income	You	Cohabiting partner
Income after tax (for example salary, pension, benefits and payments of compensation)		
Other income (for example B-income, maintenance payments or income from abroad. Requires documentation.)		

## Your household's monthly expenses

### IV. Monthly expenses

#### How to complete the fields concerning your monthly expenses

You must enter your average monthly expenses. If there are expenses which you pay every three months or every six months, you must divide the amount by either three or six to get the amount per month.

You must complete the fields that are relevant for your financial circumstances. If you live in rental accommodation, you must complete the table Boligudgifter som leje (Housing expenses as tenant). If you own your home, you must, for example, complete the table Boligudgifter som ejer (Housing expenses as owner).

Housing expenses as tenant	You	Cohabiting partner
Rent <small>(without internet, consumption, TV subscription etc.)</small>		
Housing benefit		
Heating		
Heating supplement		
Electricity		
Gas		
Water		
Other housing expenses <small>(requires an explanation)</small>		

What other housing expenses does your household have?

Housing expenses as owner	Your household's expenses
Loan instalments <small>(for example payments on mortgage loan and bank loan)</small>	
Property tax	
Refuse collection	
Building and fire insurance	
Joint expenses for the property <small>(for example membership fee to owners' association)</small>	
Electricity	
Gas	
Water	
Heating	
Heating supplement	
Other housing expenses <small>(requires an explanation)</small>	

**What other housing expenses does your household have?**

If you have transport expenses, we will assess whether they are reasonable for you to get to and from work. This applies to your expenses for public transport and, in special cases, for the ongoing running and maintenance of your car.

<p>I have:</p> <p>no expenses for transport to and from work</p> <p>expenses for transport to and from work</p> <p>Workplace:</p>  <p>Working hours:</p>  <p>expenses for transport by own car to and from work.</p> <p>Workplace:</p>  <p>Working hours:</p>  <p>Why are you unable to use public transport?</p>	<p>My cohabiting partner has:</p> <p>no expenses for transport to and from work</p> <p>expenses for transport to and from work</p> <p>Workplace:</p>  <p>Working hours:</p>  <p>expenses for transport by own car to and from work.</p> <p>Workplace:</p>  <p>Working hours:</p>  <p>Why is your cohabiting partner unable to use public transport?</p>
---	---

You must complete the table that matches the field you have ticked regarding your and your cohabiting partner's transport expenses. If you do not have transport expenses, you can continue to the table 'Other expenses'.

Expenses for public transport	You	Cohabiting partner
Expense items <small>(for example bus and train tickets or travel cards)</small>		

Expenses for own car	You	Cohabiting partner
Instalments on car loan <small>(may also be for other motor vehicles, for example motorcycle)</small>		
Outstanding debt on car loan		
Lease payment		
Insurance		
Vehicle weight tax		
Fuel to and from work		
Other expenses <small>(requires an explanation)</small>		

**What other transport expenses do you have?**

**What other transport expenses does your cohabiting partner have?**

Other expenses are entered on the next page.

**Other expenses**

For example, you may have specific expenses for children, special needs and contributions to recognised faith-based communities included in our assessment of what you can afford to pay on your debt

Expenses for special needs are necessary expenses for, for example, medicine, treatments or transport related to a chronic disease or disability.

You must deduct subsidies and compensations from the expense before entering the amount in the budget form.

You must document the amount.

You may be entitled to a deduction for your expense for recognised faith-based communities that is equal to the church tax payable in your municipality.

The expense may be a monthly contribution or a membership fee. You are not to complete the field if you are a member of the Danish National Evangelical Lutheran Church.

You can see the list of recognised faith-based communities and affiliated churches at [km.dk](http://km.dk).

Other expenses (1)	You	Cohabiting partner
Special needs <small>(requires explanation and documentation)</small>		
Trade union, unemployment insurance fund and early retirement scheme		
Recognised faith-based community <small>(contribution to the Danish National Evangelical Lutheran Church is paid via the church tax and is therefore not to be entered here)</small>		
Other expenses <small>(requires an explanation)</small>		

Other expenses continues on the next page.



What expenses do you have for special needs?

What expenses does your cohabiting partner have for special needs?

Which recognised faith-based community do you make payments to?

Which recognised faith-based community does your cohabiting partner make payments to?

What other expenses do you have?

What other expenses does your cohabiting partner have?

Other expenses (2)	You	Cohabiting partner
Maintenance payments <small>(maintenance fixed by the Danish Agency of Family Law (<i>Familieretshuset</i>))</small>		
Child support		
Children's contact with the other parent <small>(for example transport expenses for children aged under 18)</small>		
Contact with children you do not live with <small>(for example transport and food expenses for children aged under 18. Requires explanation)</small>		
Child and youth benefit <small>(income)</small>		

What expenses do you have for contact with children you do not live with?

What expenses does your cohabiting partner have for contact with children you do not live with?

## Your household's debt

### V. Instalments on debt to public authorities or private debt

**How to complete the fields concerning your debt**  
 You must complete the tables with all the debt that has not been passed on to the Debt Collection Agency for collection and on which you and your cohabiting partner are making payments. This means that you must include your debt to, for example, your bank (account debt and overdraft) and instalment contracts.

If both you and your partner are liable for the debt, you must enter the full amount under your debt and tick the field 'Joint debt'. If you and your cohabiting partner have debt to more creditors than there is space for in the table, you must include information about the rest of them in a document.

#### Your debt (what you owe)

Creditor's name	Used for	Outstanding debt (amount)	Monthly instalment (amount)	Incurred (month and year)	Joint debt

#### Your cohabiting partner's debt (what your cohabiting partner owes)

Creditor's name	Used for	Outstanding debt (amount)	Monthly instalment (amount)	Incurred (month and year)

## Monthly income and expenses for children aged under 18 living at home

### VI. Children living at home **How to complete the fields concerning monthly income and expenses for children in your household**

We use the information to ensure that your disposable income amount is sufficiently large to support your children aged under 18 living at home. The age of your children determines how large your disposable income is.

You must enter the income and expenses you have for each child aged under 18 who are living with you.

You need to enter the average monthly amount.

Expenses for special needs are necessary expenses for, for example, medicine, treatments, or transport related to a chronic disease or disability.

You must deduct subsidies and compensations from the expense before entering the amount in the budget form.

You must document the amount. If you are a single parent and you receive child support every three months from Udbetaling Danmark - Public Benefits Administration, you must enter the child support amount per child under each child.

If you and your cohabiting partner have more children than there is space for in the table, you must include information about the rest of them in a document.

Child's name		Civil registration (CPR) number	Income	Amount per month
<b>Expenses</b>	<b>Amount per month</b>		Child and youth benefit	
Childcare (for example daycare centre)			Child allowance	
Net expenses for special needs (requires documentation)			Child support	
Other expenses for the child (requires an explanation)			Children's pension	
			Other income for the child (requires an explanation)	

**What other income, special needs or other expenses does the child have?**

Child's name \_\_\_\_\_ Civil registration (CPR) number \_\_\_\_\_

Expenses	Amount per month
Childcare (for example daycare centre)	
Net expenses for special needs (requires documentation)	
Other expenses for the child (requires an explanation)	

Income	Amount per month
Child and youth benefit	
Child allowance	
Child support	
Children's pension	
Other income for the child (requires an explanation)	

**What other income, special needs or other expenses does the child have?**

Child's name \_\_\_\_\_ Civil registration (CPR) number \_\_\_\_\_

Expenses	Amount per month
Childcare (for example daycare centre)	
Net expenses for special needs (requires documentation)	
Other expenses for the child (requires an explanation)	

Income	Amount per month
Child and youth benefit	
Child allowance	
Child support	
Children's pension	
Other income for the child (requires an explanation)	

**What other income, special needs or other expenses does the child have?**

Child's name Civil registration (CPR) number

Expenses	Amount per month
Childcare (for example daycare centre)	
Net expenses for special needs (requires documentation)	
Other expenses for the child (requires an explanation)	

Income	Amount per month
Child and youth benefit	
Child allowance	
Child support	
Children's pension	
Other income for the child (requires an explanation)	

**What other income, special needs or other expenses does the child have?**

Child's name Civil registration (CPR) number

Expenses	Amount per month
Childcare (for example daycare centre)	
Net expenses for special needs (requires documentation)	
Other expenses for the child (requires an explanation)	

Income	Amount per month
Child and youth benefit	
Child allowance	
Child support	
Children's pension	
Other income for the child (requires an explanation)	

**What other income, special needs or other expenses does the child have?**

## Comments and documentation

---

**VII. Other comments**

**Is there anything else we need to know?**

If you know that something will happen in the near future that will change your finances, you can enter it here. This may, for example, be that your salary will increase or decrease in the near future. You can also enter any other information that you think it is important for us to know when calculating what you can afford to pay per month.

**Before you submit the budget form**

Check that you have provided us with all relevant information about your household's finances before submitting the budget form.

Remember to include documentation for:

- other income, for example B-income, maintenance payments or income from abroad
- special needs, for example medicine, treatment or transport.

## Declarations and signature

---

**X. Declaration By my signature, I agree that:**

I request that, based on an assessment of my budget, you determine the amount that I must pay in instalments or that you withhold from my pay as payment on my debt. I am aware that this may mean that the amount may be higher, lower or the same as it is today.

I am aware that only the expenses stated in the Executive Order on Collection of Debt to Public Authorities will be included in your assessment. This means that, for example, expenses for telephone, media licence, contents insurance, consumer loans and pets are generally not included in the assessment.

I, the undersigned, hereby solemnly declare that all information provided in this application is correct and that I have declared all income.

I have involved my cohabiting partner in filling in his/her information and my cohabiting partner has read his/her rights about the Debt Collection Agency's processing of personal data.

Date and signature

\_\_\_\_\_ .....

## Privacy policy – cohabiting partner

### We may process your data

---

If your cohabiting partner has debt to public authorities, we may, in some cases, examine your financial circumstances. We can do this if we:

- calculate, based on your household's budget, what we can withhold from your cohabiting partner's income
- collect tax debt
- cancel debt
- write off debt
- defer a payment deadline
- enter into an instalment payment plan.

### We only process the data about you which are necessary

---

If we examine your financial circumstances, we process:

- general personal data: Your civil registration (CPR) number, address and other contact details as well as information about your income.
- sensitive personal data: to the extent necessary, for example if we receive information that you pay church tax.

### How we obtain data about you

---

We obtain data about you from, among other sources, yourself, public registers, other public authorities, authorities in other countries, the income register and banks.

We only collect the data when necessary for our debt collection. You will be informed if we use your data for purposes other than those we have mentioned here.

## Your rights

---

Under the General Data Protection Regulation, you have a number of rights in relation to our processing of your data. You have the right:

- to see the data we process about you as well as various other information (right of access)
- to have the data corrected if it is incorrect or inaccurate (right to rectification)
- to have data about you erased in special cases (right to erasure)
- to have the processing of your personal data restricted (right to restriction of processing)
- to receive your personal data and to have these data transmitted from us to another controller (right to data portability)
- in certain cases, to object to our processing of your personal data (right to object)
- to file a complaint about our data processing with the Danish Data Protection Agency (Datatilsynet) at [datatilsynet.dk](https://datatilsynet.dk).

If you want to exercise your rights under the General Data Protection Regulation, you can contact us at [persondata@gaeldst.dk](mailto:persondata@gaeldst.dk).

If you have general questions about how we process your personal data, you can contact the Data Protection Officer (Databeskyttelsesrådgiveren) of the Danish Ministry of Taxation at [dpo@ufst.dk](mailto:dpo@ufst.dk). You can also write to the IT and Development Agency of the Danish Ministry of Taxation (Udviklings- og Forenklingsstyrelsen) at the address: Udviklings- og Forenklingsstyrelsen, Osvald Helmuths Vej 4, 2000 Frederiksberg, Denmark, attn: Databeskyttelsesrådgiveren/Data Protection Officer.

## The legislation and statutory rules entitling us to process your data

---

The rules on how we are entitled to process your personal data are laid down in the Danish Data Protection Act (Databeskyttelsesloven) (Consolidation Act no. 502 of 23 May 2018) and in the General Data Protection Regulation (no. 679 of 27 April 2016). You can find the General Data Protection Regulation under the Data Protection Act, Schedule 1.

The Data Protection Act is available in Danish at [retsinfo.dk](https://retsinfo.dk). Search for number 502 and the year 2018 to find the Data Protection Act.