

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.

You can obtain answers to typical questions about the budget form at: gaeldst.dk/ability-to-pay

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

When submitting a budget, you ask us to calculate what you can afford to pay off on your debt. We do this based on your and our information about your household's finances.

You can get a new calculation based on the finances of your entire household if you:

- have high fixed expenses for, for example, rent, medicine or other debt to public authorities
- are or will be paying monthly instalments on your debt under an instalment payment plan, or know that we will deduct part of your salary or wage.

We may reject your request for a new calculation

We may do so if any such new calculation will not change the amount you can pay.

Will I pay less after a new calculation?

That is not certain. When we calculate the amount you can pay, we are actually calculating the amount you have at your disposal. This amount determines what you can pay on your debt after your fixed expenses have been paid. We include a disposable income amount for all members of your household, which must cover food, clothing, telephone, consumer loans and contents and accident insurance.

You must pay:

- more if you have a higher amount at your disposal. This may be the case if, for example, you have a very low rent.
- less or nothing if you have a lower or no amount at your disposal. This may be the case if, for example, you have large medication expenses.

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.

You still have to make payments on your debt

We will continue the collection of your debt while we process your budget. You must therefore continue to pay instalments under your instalment payment plan. If you have ongoing withholding of pay, we will continue to deduct part of your salary or wage. We can also make set-offs and levy execution.

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.

You can also submit your application form with documentation to the Danish Debt Collection Agency (*Gældsstyrelsen*) at <https://gaeldst.dk/en-us/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, Nykøbingvej 76, 4990 Sakskøbing, 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. 1110 of 25 October 2024). You can find the Executive Order at retsinfo.dk by searching on number and year.

Budget form

I. Your information

Full name	Civil registration (CPR) number		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address			
<input type="text"/>			
Postcode	Town/city	Phone number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

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

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
<input type="text"/>	<input type="text"/>

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 <small>(for example salary, pension, benefits and payments of compensation)</small>		
Other income <small>(for example B-income, maintenance payments or income from abroad. Requires documentation.)</small>		

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?

Expenses for transport to and from work

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><input type="checkbox"/> no expenses for transport to and from work</p> <p><input type="checkbox"/> expenses for transport to and from work</p> <p>Workplace: <input style="width: 100%; height: 40px;" type="text"/></p> <p>Working hours: <input style="width: 100%; height: 40px;" type="text"/></p> <p><input type="checkbox"/> expenses for transport by own car to and from work.</p> <p>Workplace: <input style="width: 100%; height: 40px;" type="text"/></p> <p>Working hours: <input style="width: 100%; height: 40px;" type="text"/></p> <p>Why do you need a car? <input style="width: 100%; height: 80px;" type="text"/></p>	<p>My cohabiting partner has:</p> <p><input type="checkbox"/> no expenses for transport to and from work</p> <p><input type="checkbox"/> expenses for transport to and from work</p> <p>Workplace: <input style="width: 100%; height: 40px;" type="text"/></p> <p>Working hours: <input style="width: 100%; height: 40px;" type="text"/></p> <p><input type="checkbox"/> expenses for transport by own car to and from work.</p> <p>Workplace: <input style="width: 100%; height: 40px;" type="text"/></p> <p>Working hours: <input style="width: 100%; height: 40px;" type="text"/></p> <p>Why does your cohabiting partner need a car? <input style="width: 100%; height: 80px;" type="text"/></p>
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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 are entered on the next page.

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

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.

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>		

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)

Comments and documentation

VII. Other comments

Is there anything else we need to know?

If you know that something will happen within the next 12 months 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 that my cohabiting partner has read his/her rights about the Debt Collection Agency's processing of personal data.

Date and signature

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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.

If you want to exercise your rights under the General Data Protection Regulation, you can contact us at 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. You can also write to the IT and Development Agency of the Danish Ministry of Taxation 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. 289 of 8 March 2024) 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. Search for number 289 and the year 2024 to find the Data Protection Act.