

Income and expenditure form

(Page 1 of 5)

This form is important

It provides us with the details we need to gain an accurate understanding of your current financial circumstances. This will allow us to ensure that any subsequent agreement is affordable and sustainable. Please therefore complete all the areas of the form fully and accurately. Please have this form to hand when you speak with one of our Consultants. As none of our Customer Support Consultants can provide advice, below are just some of the free debt advice services available to you. If you are on a low income or in receipt of benefits you may wish to contact the Benefit enquiry line or the DWP.

National Debtline

0808 808 4000 (freephone)
www.nationaldebtline.co.uk

Provide a free, confidential and independent telephone advice service.

The Money Advice Service

0300 500 500
www.moneyadviceservice.org.uk

Information and tools to help you manage your money better.

Step Change Debt Charity

0800 138 1111
www.stepchange.org

Offers a structured programme of advice on how to manage your money.

Citizens Advice Bureau (CAB)

www.adviceguide.org.uk

Look in the phone book or on the CAB website for the telephone number of your local bureau.

Benefit Enquiry Line

0800 882 200
www.directgov.uk

Department of Work and Pensions helpline on disability benefits.

Department for Work and Pensions

www.dwp.co.uk
Child Benefit: 0845 302 1444
Tax Credit: 0845 300 3900

Personal details

In completing this form you may find it helpful to have pay slips, bank statements and benefit letters to hand as incorrect information will delay your review and may alter the solution available to you.

Customer 1

Name

Job title

Full-time employment

Part-time employment

Unemployment

Self employed

Retired

Customer 2

Name

Job title

Full-time employment

Part-time employment

Unemployment

Self employed

Retired

Customer 3

Name

Job title

Full-time employment

Part-time employment

Unemployment

Self employed

Retired

Customer 4

Name

Job title

Full-time employment

Part-time employment

Unemployment

Self employed

Retired

Income and expenditure form

(Page 2 of 5)

| Personal details continued | | | |
|--|--|-----------------------------------|--|
| Address | | Dependent children under 16 | |
| | | Dependent children over 16 | |
| | | Number of motor vehicles in house | |
| Home phone number | | Mobile number | |
| Please provide details of the reason for your arrears and/or financial difficulty: | | | |

| 1. Income | | | |
|--|-------------------|--------------------------|-------------------|
| Use this section to detail all your income. The figure you insert below should be the net income (after tax) for all those contributing towards the household. The figures provided should be monthly figures. If you are paid weekly, please multiply your weekly payment by 4.3. Benefit payments include income support, disability living allowance, housing benefit, job seekers allowance and pension credits. Other incomes might include statutory sick pay or maternity benefit. Please also include any money you might receive from savings/investment plans. Once you have entered all your incomes, please add them together and enter the total in Total Income (A). | | | |
| | Monthly payment £ | | Monthly payment £ |
| Customer 1 (Net salary/wage) | | Child benefits | |
| Customer 2 (Net salary/wage) | | Child maintenance income | |
| Customer 3 (Net salary/wage) | | Job seekers allowance | |
| Customer 4 (Net salary/wage) | | Incapacity benefit | |
| Family tax credits | | Rental income/lodgers | |
| Total housing benefits | | Retirement works pension | |
| Pension income | | Other | |
| Total Income (A) | | | |

Income and expenditure form

(Page 3 of 5)

2. Priority debts

Please use this section to detail your priority outgoings, providing details of the payments you are currently making on a monthly basis. Please indicate the sum of the total monthly payments and who the financial agreement is held with. Add the monthly payments together and enter the total in Priority Debt (B).

| | Monthly payment £ | Total debt £ | Arrears £ | Company name |
|------------------------------------|-------------------|--------------|-----------|--------------|
| 1st mortgage | | | | |
| 2nd mortgage/ secured loan | | | | |
| 3rd secured loan | | | | |
| 4th secured loan | | | | |
| Mortgage endowment policy | | | | |
| Rent | | | | |
| Court fines | | | | |
| Child maintenance/ support | | | | |
| Ground rent and service charges | | | | |
| Hire purchase/ car hire | | | | |
| Building and contents insurance | | | | |
| Total | | | | |

Priority Debt (B)

Have you tried to obtain advice from an independent debt advisory service?
If 'Yes', who?

Yes

No

Income and expenditure form

(Page 4 of 5)

| 3. Expenditure | | | |
|--|-------------------|--------------------------|-------------------|
| Please use this section to detail all your other outgoings. Add the monthly payments together and enter the total in Total Expenditure (C) and do the same for Unsecured Debt (D). | | | |
| | Monthly payment £ | | Monthly payment £ |
| Life insurance | | TV licence | |
| Car insurance | | Public transport | |
| Pet insurance | | Car tax | |
| Holiday insurance | | Fuel | |
| Council tax | | Car servicing | |
| Gas | | Child-minding | |
| Electric | | School meals | |
| Water | | Pocket money/trips | |
| Other fuel/ boiler care | | Savings | |
| Tobacco | | Household services | |
| Clothing/footwear | | Food and housekeeping | |
| Pets | | Education course | |
| Leisure/gym/ hobbies | | Mobile phone | |
| Internet/satellite | | | |
| Total Expenditure (C) | | | |

Income and expenditure form

(Page 5 of 5)

| Non priority debt | | | | |
|---|-------------------|--------------|---------|--------------|
| | Monthly payment £ | Total debt £ | Arrears | Company name |
| Debt 1 | | | | |
| Debt 2 | | | | |
| Debt 3 | | | | |
| Debt 4 | | | | |
| Debt 5 | | | | |
| Debt 6 | | | | |
| Debt 7 | | | | |
| Debt 8 | | | | |
| Unsecured Debt (D) totals | | | | |
| Insert the figure from box A into E below. Combine the total monthly payments from B, C & D and place into F. This will show us how much disposable income you may or may not have. | | | | |
| Total Income (E) | | | | |
| Total Expenditure (F) | | | | |
| Total Disposable Income | | | | |