

Income and expenditure form

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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		<input type="checkbox"/> Full-time employment	<input type="checkbox"/> Part-time employment	<input type="checkbox"/> Self employed	<input type="checkbox"/> Retired
<input type="checkbox"/> Unemployment					
Customer 2					
Name					
Job title		<input type="checkbox"/> Full-time employment	<input type="checkbox"/> Part-time employment	<input type="checkbox"/> Self employed	<input type="checkbox"/> Retired
<input type="checkbox"/> Unemployment					
Customer 3					
Name					
Job title		<input type="checkbox"/> Full-time employment	<input type="checkbox"/> Part-time employment	<input type="checkbox"/> Self employed	<input type="checkbox"/> Retired
<input type="checkbox"/> Unemployment					
Customer 4					
Name					
Job title		<input type="checkbox"/> Full-time employment	<input type="checkbox"/> Part-time employment	<input type="checkbox"/> Self employed	<input type="checkbox"/> Retired
<input type="checkbox"/> Unemployment					

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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 slary/wage)		Child benefits	
Customer 2 (Net slary/wage)		Child maintenance income	
Customer 3 (Net slary/wage)		Job seekers allowance	
Customer 4 (Net slary/wage)		Incapacity benefit	
Family tax credits		Rental income/lodgers	
Total housing benefits		Retirment works pension	
Pension income		Other	
Total Income (A)			

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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

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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)			

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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				