

Income & Expenditure Form

Whilst completing the Income & Expenditure Form, please detail all forms of income and expenditure whether or not you deem they are relevant. There are additional spaces in each section to itemise any extra expenses that you may have due to your personal circumstances, such as special dietary requirements or regular payments you have to make because of your religion etc. If you do not provide a full account of your financial circumstances you may find it difficult to maintain a long-term plan.

If you are on a low income or are unemployed, you may be eligible for support with your mortgage payments and/or other benefits (JOBCENTRE:0800 055 6688)

- Have you contacted your local Jobcentre to see what assistance/benefits you may be eligible for? **Yes** **No**
- Have you sought advice from an independent third party (e.g. Financial Advisor, Solicitor, Citizen’s Advice Bureau or National Debtline - 0808 808 4000)? **Yes** **No**
- Have you contacted unsecured creditors to discuss the possibility of reducing your payments? **Yes** **No**

www.citizensadvice.org.uk – www.direct.gov.uk – www.nationaldebtline.org

If you have answered “Yes” to the above, please, provide us with details below:

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Please detail your proposals for repaying the arrears:

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Please supply details of your contact telephone numbers

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Please enclose copies of your last three months bank statements/payslips to support your Income & Expenditure Form

Declaration

I confirm that this is a complete, true and accurate reflection of my current income & expenditure:

Customer (1) Signature: Date:

Customer (2) Signature: Date:

Income & Expenditure Form

(1) NET Income (Monthly)	
Wages/Salary	
Wages/Salary (Partner)	
JSA/Income Support	
Pension	
Maintenance	
Child Benefits	
Disability/Incapacity	
Tax Credits	
Rent	
Total Income (1)	

Name
Mortgage Account No.
Address

Occupancy Details	
No. of Residents	
Age of Adults	
Age of Children	
Pets	

(2) Expenditure (Monthly)					
Property		Utilities		Financial	
Mortgage		Water		Pension/Life cover	
2nd Mortgage		Gas		Savings	
Other Secured Loan 1		Electric		Loan Repayments	
Other Secured Loan 2		Oil		Credit/Store Cards	
Rent				Home Credit	
Council Tax				Catalogues	
Ground Rent				Court Fines	
Sub Total A		Sub Total B		Sub Total C	

Home		Travel		Other	
Housekeeping		Car Payments		Tobacco	
Child Care		Car Expenses		Clothing	
School Fees		Car Insurance		Social	
School/Work Meals		Fuel		Lottery	
Prescriptions		Bus/Train Fares		Pet Food	
CSA/Maintenance				Pet Insurance	
TV Licence				Vet Expenses	
Telephone					
Mobile					
Internet					
Sky/Cable					
Buildings & Contents					
Sub Total D		Sub Total E		Sub Total F	

Total Expenditure (2)	
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Please add up all the sub totals under each section (A to F)

Total Income (1)		Total Expenditure (2)		Inc (1) -Exp (2)	
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Citizens Advice England
0800 144 8848

www.citizensadvice.org.uk

Relay UK - if you can't hear or speak on the phone, you can type what you want to say:

18001 then **0800 144 8884**

For advice and information on debt and other topics, visit your local Citizens Advice.

MoneyHelper
0800 138 7777

0800 138 0555 (Welsh)

www.moneyhelper.org.uk/en

For free, unbiased and easy-to-access money tools, information and advice, including how to access independent free debt advice services. Calls are also free.

Citizens Advice Wales
0800 702 2020

www.citizensadvice.org.uk/wales

or

<https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/w>

Relay UK - if you can't hear or speak on the phone, you can type what you want to say:

18001 then **0800 144 8884**

For advice and information on debt and other topics, visit your local Citizens Advice.

Citizens Advice Scotland
0800 028 1456

www.citizensadvice.org.uk/scotland/

Offers free, confidential and face to face advice. Scotland's Citizens Advice Helpline is open Monday to Friday 9am to 5pm. Calls are free.

Look for your local bureau:

www.cas.org.uk/bureaux?postcode=

Link to "Get Advice" page:

www.citizensadvice.org.uk/scotland/about-us/get-advice-s/

GOV.UK

www.gov.uk

Government website providing information on a range of subjects including benefit entitlement, housing, local services, money, tax and pensions.

Money Advice Scotland

www.moneyadvicescotland.org.uk/Pages/Category/help-for-people-in-debt

Speak to someone confidentially, by accessing their webchat. They also have a range of resources for people going through the debt advice process including debt terms explained, help accessing your income and expenditure report, and benefits calculator.

Step Change Debt Charity

0800 138 1111

www.stepchange.org

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

Step Change's Debt Advice Line is open Monday to Friday 8am to 8pm and Saturday 8am to 4pm.

Housing Advice NI

028 9024 5640

www.housingadviceni.org

Send an Email via the website:

www.housingadviceni.org/get-advice-email

Free, confidential impartial advice provided by the Housing Rights Service to the public in Northern Ireland.

Shelter

0808 800 4444

www.shelter.org.uk

The housing and homelessness charity. Provides advice about dealing with mortgage arrears.

Shelter's Helpline is open weekdays 8am to 8pm and weekends 9am to 5pm.

Northern Ireland Housing Executive

03448 920 900

www.nihe.gov.uk

Advice for Housing Executive tenants and leaseholders. Advice on housing benefit, applying for a home, homelessness, grants and more.

Jobcentre Plus

www.gov.uk/contact-jobcentre-plus

For information and advice, or to make a claim for benefits if you are under state pension age.

If you want to contact your nearest office, you can find their details using the local office search.

Pension Service

0800 731 0469

0800 731 0453 (Welsh)

www.gov.uk/contact-pension-service

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: **18001** then **0800 731 0469**

For information and advice, or to make a claim for benefits if you are over state pension age.

The Pension Service Advice Line is open Monday to Friday 9:30am to 3:30pm

National Debtline

0808 808 4000

www.nationaldebtline.org

Provides a free, confidential and independent telephone advice service.

Christians Against Poverty (CAP)

www.capuk.org

For free debt advice in your home, check postcode coverage at www.capuk.org then call **0800 328 0006**.

Payplan

0800 280 2816

www.payplan.com

Free debt management plans and confidential advice on debt problems. Webchat also available.

Payplan's Help Line is open Monday to Friday 8am to 8pm and Saturday 9am to 3pm.

Advice NI

0800 915 4604

www.adviceni.net/money-debt/debt

Free, confidential tailored debt advice, budgeting advice, solutions to deal with your debt and Negotiate with creditors on your behalf in Northern Ireland.

Other useful organisations

Civil Legal Advice

You may get legal aid if your home is at risk. Check at www.gov.uk/civil-legal-advice or phone **0345 345 4345**. (Open Monday to Friday 9am to 8pm and Saturday 9am to 12:30pm).

Financial Ombudsman Service

If you have a complaint that you can't resolve with your lender, the Financial Ombudsman Service may be able to help - Phone **0800 023 4567** or visit www.financial-ombudsman.org.uk