

Income & Expenditure



Name: _____
Date Of Birth: _____
Application: Single Joint
Address: _____

Housing Tenure:
 Owner Mortgaged Tenant – Private Tenant – Social Living With Parents Other

Employment:
 Full Time Part Time Unemployed
 Not working due to illness / disability Self Employed
 Retired Carer Student Other

Case reference number: _____
Vehicles in household: _____
Number in household: _____
Dependant children: Under 16: _____ 16-18: _____
Other dependants: _____

Partners Employment:
 Full Time Part Time Unemployed
 Not working due to illness / disability Self Employed
 Retired Carer Student Other

Consent
 Telephone (landline): _____
 Telephone (mobile): _____
 Email: _____

Monthly Income

Earnings	Amount (£)	Notes
Salary or wages (take home)		
Partner salary or wages (take home)		
Other earnings (including self-employment)		
Total salary and wages per month		

Benefits and tax credits	Amount (£)	Notes
Universal Credit		
Jobseeker's Allowance (income based)		
Jobseeker's Allowance (contribution based)		
Income Support		
Working Tax Credit		
Child Tax Credit		
Child Benefit		
Employment and Support Allowance or Statutory Sick Pay		
Disability benefits		
Carer's Allowance		
Local Housing Allowance / Housing Benefit		
Council Tax support		
Other benefits/tax credits (e.g. maternity)		
Total benefits and tax credits per month		

Pensions	Amount (£)	Notes
State pensions		
Private or work pensions		
Pensions credit		
Other pensions		
Total pensions per month		

Other Income	Amount (£)	Notes
Maintenance or child support		
Boarders or lodgers		
Non-dependants contributions'		
Student loans and grants		
Other income		
Total other income per month		

Monthly Outgoings: Fixed Costs

Home and contents	Amount (£)	Notes
Rent		
Ground rent & service charges (factor fees if you live in Scotland)		
Mortgage		
Mortgage endowment		
Secured loans		
Council tax/rates (including water charge if you live in Scotland and rates in NI)		
Appliance & furniture rental (including appliance and furniture HP, cond. sale)		
TV licence		
Other costs		
Total home and contents per month		
Utilities	Amount (£)	Notes
Gas		
Electricity		
Other costs (including coal, oil, calor gas etc)		
Other expenditure		
Total utilities per month		
Water	Amount (£)	Notes
Water supply		
Water waste		
Total water per month		
Care and health costs	Amount (£)	Notes
Childcare costs		
Adult-care costs		
Child maintenance or child support		
Prescriptions and medicines		
Dentistry and opticians		
Other costs		
Total care and health costs per month		
Transport and travel	Amount (£)	Notes
Public transport (e.g. work, school)		
Hire Purchase or conditional sale vehicle		
Car insurance		
Road tax		
MOT and ongoing maintenance		
Breakdown cover		
Fuel, parking and toll road charges		
Other costs (including taxis)		
Total transport and travel costs per month		
School costs	Amount (£)	Notes
School uniform		
After-school clubs / trips		
Other Costs		
Total school costs per month		

(continued overleaf)

Pensions and insurances	Amount (£)	Notes
Pension payments		
Life insurance		
Mortgage payment protection insurance		
Buildings and contents insurance		
Health insurance (medical or accident or dental)		
Other		
Total pensions and insurance per month		

Professional costs	Amount (£)	Notes
Professional courses		
Union fees		
Professional fees		
Other		
Total professional costs per month		

Monthly Outgoings: Flexible Costs

Communications and leisure	Amount (£)	Notes
Home phone, internet, TV package (including film subscriptions)		
Mobile phone		
Hobbies, leisure or sport (e.g. socialising, eating out, outings, clubs, leisure courses)		
Gifts (e.g. birthdays, festivals, charity)		
Pocket money		
Newspapers, magazines, stationery and postage		
Other costs		
Total comm's and leisure per month		

Food and housekeeping	Amount (£)	Notes
Nappies and baby items		
Groceries (e.g. food, pet food, non-alcoholic drinks, cleaning)		
School meals and meals at work		
Laundry and dry cleaning		
Alcohol		
Smoking products		
Vet bills & pet insurance		
House repairs and maintenance		
Other costs		
Total food and housekeeping per month		

Personal costs	Amount (£)	Notes
Clothing and footwear		
Hairdressing		
Toiletries		
Other costs		
Total personal costs per month		

Debts

Priority Debts

Non – Priority Debts

Creditor	Balance	CCJ	Offer	Creditor	Balance	CCJ	Offer
		<input type="checkbox"/>				<input type="checkbox"/>	
		<input type="checkbox"/>				<input type="checkbox"/>	
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		<input type="checkbox"/>				<input type="checkbox"/>	
		<input type="checkbox"/>				<input type="checkbox"/>	
Total priority				Total non-priority			

Other Costs

Other	Amount (£)	Notes
Debt Management Fee		
Savings		
Total other costs per month		

Additional notes (e.g. reasons for debt, circumstances, temporary situations)

Summary

Income	Amount (£)	Notes
Earnings		
Benefits and tax credits		
Pensions		
Other income		
Total income per month		
Outgoings	Amount (£)	Notes
Home and contents		
Utilities		
Water		
Care and health		
Transport and travel		
School costs		
Pensions and insurances		
Professional costs		
Communications and leisure		
Food and housekeeping		
Personal costs		
Priority Debts		
Non-Priority Debts		
Other costs		
Total outgoings per month		
Total available per month (Total income minus total outgoings)		

Payment Offer

My offer of payment towards this account is: £

Every:

- | | |
|------------|--------------------------|
| Week | <input type="checkbox"/> |
| Two weeks | <input type="checkbox"/> |
| Four weeks | <input type="checkbox"/> |
| Month | <input type="checkbox"/> |

By Method:

- | | |
|----------------|--------------------------|
| Direct Debit | <input type="checkbox"/> |
| Standing Order | <input type="checkbox"/> |
| Debit Card | <input type="checkbox"/> |
| Postal Order | <input type="checkbox"/> |
| Bank Giro | <input type="checkbox"/> |
| Cheque | <input type="checkbox"/> |

For Direct Debits please provide the following:

- | | |
|----------------------|----------------------|
| Bank Name: | <input type="text"/> |
| Sort Code: | <input type="text"/> |
| Account Number | <input type="text"/> |
| Account Holder Name: | <input type="text"/> |
| Payment Date: | <input type="text"/> |

Details of the Direct Debit guarantee can be found below.

Please provide details of any legal enforcement proceedings you are subject to.

Are there any exceptional circumstances you would like us to consider when reviewing your offer?

Completing this form does not constitute a payment arrangement. Your offer will be considered at our earliest opportunity.

Whilst we assess the information you have provided, it is essential that any previous arrangements are kept up to date in order to prevent any further action taking place.

This financial statement is an accurate record of the information provided.

Signed:

Date:

Direct Debit Guarantee



This Guarantee is offered by all Banks and Building Societies that accept instructions to pay by Direct Debits.

- If there are any changes to the amount, date or frequency of your Direct Debit Allpay on behalf of C and L will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Allpay on behalf of C and L to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Allpay on behalf of C and L or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Allpay on behalf of C and L ask you to. • You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.