

RECORD OF INCOME & EXPENDITURE

Account No _____ **Name** _____
Address _____ **Tel No** _____

1 Income	Weekly/ Monthly
Wages/Salary (take home pay)	_____
Wages/Salary – Partner	_____
Jobseeker’s Allowance	_____
Income Support	_____
Working Families Tax Credit	_____
Retirement Pension/Works Pension	_____
Child Benefit	_____
Incapacity Benefit	_____
Maintenance	_____
Non-Dependants Contribution	_____
Other	_____
Total Income	_____

3 Totals	
	Total Income _____
<i>Take away</i>	Total Outgoings _____
	First money for creditors figure (a) _____

2 Outgoings	Weekly/Monthly
Mortgage	_____
Endowment Policy Premium	_____
Second Mortgage	_____
Council Tax	_____
Water Rates	_____
Ground Rent/Service Charge	_____
Buildings/Contents Insurance	_____
Life Insurance/Pension	_____
Gas	_____
Electricity	_____
Housekeeping	_____
Clothing	_____
TV Subscriptions/licence	_____
Maintenance payments	_____
Travel (Bus)	_____
School meals/meals at work	_____
Telephone	_____
Child minding	_____
Miscellaneous	_____
Other	_____
1	_____
2	_____
3	_____
4	_____
Total Outgoings	_____

4 Priority Debts	Amounts Owed	Weekly/Monthly offer of repayment
Mortgage arrears	_____	_____
2 nd Mortgage arrears	_____	_____
Council tax arrears	_____	_____
Gas arrears	_____	_____
Electricity arrears	_____	_____
Other	_____	_____
1	_____	_____
2	_____	_____
Total	_____	_____
First money for creditors figure	_____	_____
<i>Take away</i>	_____	_____
Priority dept payments	_____	_____
Second money for creditors figure	_____	_____

5 Credit Debts (including County Court Judgements)			
Creditor and reason for loan	Balance Owed	Current payments	Monthly offer of repayment
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
5	_____	_____	_____
(b) Total Owed _____			
Total monthly repayment _____			
Total number of people in my household _____			
Ages of any children _____			

IMPORTANT

PLEASE READ THE NOTES OVERLEAF AND SIGN THE DECLARATION



**PLEASE *COMPLETE* THIS INCOME AND EXPENDITURE FORM,
SIGN THE DECLARATION BELOW AND *RETURN* IT TO THE
SOCIETY TOGETHER WITH A COVERING LETTER DETAILING
YOUR CURRENT CIRCUMSTANCES.**

This income and expenditure form is provided for completion by our borrower(s) to enable the Society to review the account on an individual basis and offer assistance wherever possible.

All information provided will be treated in the *strictest* confidence and is for the sole use of the Society in relation to the borrower(s) current mortgage account.

WORKING OUT PAYMENTS TO SECONDARY CREDITORS

Take balance owed to an individual creditor, eg creditor (1) and multiply this figure by the money available for creditors (a), divide this by the total amount owed:

$$\frac{\text{Creditor (1) } \times \text{ (a)}}{\text{(b)}}$$

Remember:

- Keep a copy of the personal budget for yourself
- Convert everything either to monthly or weekly figures – don't mix the two
- Round all figures to the nearest £

DECLARATION

This is an accurate record of my/our financial position as at

Date

Signed:

Signed:

Registered Office: Granville House Festival Park Hanley Stoke-on-Trent ST1 5TB
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