



# Income and expenditure

## Customer details

Date

Title Mr  Mrs  Miss  Ms  Other  If other, please specify

Surname

First name(s)

Full residential address line 1

Address line 2

Address line 3

Address line 4

Postcode

Telephone number Home

Telephone number Mobile

Account number  Sort code

Name of Employer (s)

Position at employer (s)

Number of Dependents

## Monthly income

	£		£
Principal applicants net salary	<input type="text"/>	Benefits (e.g Family, Child Support)	<input type="text"/>
Joint applicants net salary	<input type="text"/>		<input type="text"/>
Bonus/Commission/Overtime	<input type="text"/>	Other debts / liabilities	<input type="text"/>
Income from savings/Investments	<input type="text"/>	If any of your liabilities are Interest Only, how do you plan to repay them?	<input type="text"/>
Other source of income	<input type="text"/>		<input type="text"/>
		<b>Total (A)</b>	<input type="text"/>

## Monthly expenditure

### Household expenses

	£
House insurance	<input type="text"/>
Local authority rates/ Council/Property tax	<input type="text"/>
Water	<input type="text"/>
Gas	<input type="text"/>
Electric	<input type="text"/>
Oil/Fuel	<input type="text"/>
Telephone/Mobile /Internet	<input type="text"/>
Property maintenance	<input type="text"/>
Travel expenses e.g parking/petrol	<input type="text"/>

	£
Car services/Repairs	<input type="text"/>
Leisure/recreation /entertaining	<input type="text"/>
Other property costs e.g Ground rent/Service charge	<input type="text"/>
Domestic help/Child minder/ School/Nursery fees	<input type="text"/>
Food/Other expenditure	<input type="text"/>
TV rental/Licence /Satellite subscription	<input type="text"/>
Clothing	<input type="text"/>
Holidays	<input type="text"/>
Other	<input type="text"/>

### Commitments

	£
Mortgage/Rent	<input type="text"/>
Healthcare	<input type="text"/>
Pension contributions /Premiums	<input type="text"/>
Life cover premiums	<input type="text"/>
Maintenance payments	<input type="text"/>

Car tax and insurance	<input type="text"/>
Loans/Hire purchase	<input type="text"/>
Credit card and store card payments	<input type="text"/>
Savings and investment payments	<input type="text"/>
<b>Total (B)</b>	<input type="text"/>

## Savings and investments

	£
Bank	<input type="text"/>
Building society	<input type="text"/>
Shares	<input type="text"/>
Pensions	<input type="text"/>
Endowment plans	<input type="text"/>
ISA/SAYE	<input type="text"/>
<b>Total</b>	<input type="text"/>

	£
Property value	<input type="text"/>
Mortgage outstanding	<input type="text"/>
Other property values	<input type="text"/>
Other mortgages	<input type="text"/>
<b>Total</b>	<input type="text"/>

Savings and investments are not classed as expenditure when calculating free income

<b>Total monthly income (A)</b>	<input type="text"/>
<b>Total monthly expenditure (B)</b>	<input type="text"/>
<b>Free income (A-B)</b>	<input type="text"/>

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## Other debts / liabilities

Creditor(s)	Amount owed	Monthly repayment	Expiry date
	£	£	
	£	£	
	£	£	
	£	£	
	£	£	
	£	£	
<b>Total other debts</b>	<b>£</b>	<b>£</b>	

Monthly repayment total to tally with Personal Loan/Credit Card repayments in Monthly Expenditure section

If any of your liabilities are Interest Only, how do you plan to repay them?

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## Offer of repayment

I offer to pay £  per month on

Additional details

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