**Financial statement**

**Account number**

**Date**

How many people live in the property?

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Borrower 1** | **Name** |  | **Borrower 1 employment status**  (Circle all that apply) | Full-time / Part-time / Self-employed / Unemployed / Retired / Carer / Student / Not working (Illness/disability) / other |
| **Contact number** | |
| **Borrower 2** | **Name** | | **Borrower 2 employment status**  (Circle all that apply) | Full-time / Part-time / Self-employed / Unemployed / Retired / Carer / Student / Not working (Illness/disability) / other |
| **Contact number** | |
| **Borrower 3** | **Name** | | **Borrower 3 employment status**  (Circle all that apply) | Full-time / Part-time / Self-employed / Unemployed / Retired / Carer / Student / Not working (Illness/disability) / other |
| **Contact number** | |
| **Borrower 4** | **Name** | | **Borrower 4 employment status**  (Circle all that apply) | Full-time / Part-time / Self-employed / Unemployed / Retired / Carer / Student / Not working (Illness/disability) / other |
| **Contact number** |  |

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|  | **How many are adults?** |  | **How many are children between 16 - 18?** |  | **How many are children under 16?** |  |

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| **Income** | | | | | | |
| **Regular income** | **Monthly** | **Weekly** |  | **Pension** | **Monthly** | **Weekly** |
| Borrower 1 salary (after tax) | £ | £ | State Pension | £ | £ |
| Borrower 2 salary (after tax) | £ | £ | Private / Work pension | £ | £ |
| Borrower 3 salary (after tax) | £ | £ | Pension Credit | £ | £ |
| Borrower 4 salary (after tax) | £ | £ | Other pension 1 | £ | £ |
| Other earnings (self-employment) | £ | £ | Other pension 2 | £ | £ |
| **Benefits** | **Monthly** | **Weekly** | **Additional income** | **Monthly** | **Weekly** |
| Universal Credit | £ | £ | Maintenance / Child Support | £ | £ |
| Jobseeker’s Allowance | £ | £ | Boarders or lodgers | £ | £ |
| Income Support | £ | £ | Non-dependant’s contributions | £ | £ |
| Working Tax Credit | £ | £ | Student loans / grants | £ | £ |
| Child Tax Credit | £ | £ | Other income | £ | £ |
| Child Benefit | £ | £ | **Income total** | £ |  |
| Employment Support Allowance | £ | £ | To convert weekly figures to monthly multiply by 52 and divide by 12  **Supporting / explanatory notes** | | | |
| Statutory Sick Pay | £ | £ |
| DLA, Attendance Allowance, PIP | £ | £ |
| Carer’s Allowance | £ | £ |
| Local Housing Allowance / Housing Benefit | £ | £ |
| Other benefits | £ | £ |

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| **Outgoings - Fixed costs** - Do not include any values which are already deducted from salary | | | | | | |
| **Home and contents** | **Monthly** | **Weekly** |  | **Transport and travel** | **Monthly** | **Weekly** |
| Rent | £ | £ | Public transport | £ | £ |
| Ground rent / service charges | £ | £ | Hire purchase vehicle | £ | £ |
| Together payment | £ | £ | Car insurance | £ | £ |
| Mortgage endowment | £ | £ | Road tax | £ | £ |
| Other mortgages / secured loans | £ | £ | MOT and maintenance | £ | £ |
| Council Tax | £ | £ | Breakdown cover | £ | £ |
| Appliance / furniture rental | £ | £ | Fuel, parking and toll costs | £ | £ |
| TV licence | £ | £ | Other transport costs | £ | £ |
| Other home and contents costs | £ | £ | **School Costs** | **Monthly** | **Weekly** |
| **Utilities** | **Monthly** | **Weekly** | School uniform | £ | £ |
| Gas | £ | £ | After school clubs / trips | £ | £ |
| Elec | £ | £ | Other school costs | £ | £ |
| Other utilities (coal / oil) | £ | £ | **Professional costs** | **Monthly** | **Weekly** |
| Water supply and waste | £ | £ | Professional courses | £ | £ |
| **Care and health costs** | **Monthly** | **Weekly** | Union fees | £ | £ |
| Childcare costs | £ | £ | Professional fees | £ | £ |
| Adult care costs | £ | £ | Other professional costs | £ | £ |
| Child maintenance / support | £ | £ | **Fixed costs total** | £ |  |
| Prescriptions and medicines | £ | £ | To convert weekly figures to monthly multiply by 52 and divide by 12  **Supporting / explanatory notes** | | | |
| Dentists and opticians | £ | £ |
| Other care costs | £ | £ |
| **Pension and insurance** | **Monthly** | **Weekly** |
| Pension payments | £ | £ |
| Life insurance | £ | £ |
| Mortgage PPI | £ | £ |
| Buildings and contents insurance | £ | £ |
| Health insurance | £ | £ |
| Other pension / insurance | £ | £ |

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| **Outgoings - flexible costs** | | | | | | |
| **Communications and leisure** | **Monthly** | **Weekly** |  | **Personal costs** | **Monthly** | **Weekly** |
| Home phone / internet / TV and film packages | £ | £ | Clothing and footwear | £ | £ |
| Mobile phones | £ | £ | Hairdressing | £ | £ |
| Hobbies, leisure, sport | £ | £ | Toiletries | £ | £ |
| Gifts, birthdays, charity donations, festivals | £ | £ | Other personal costs | £ | £ |
| Pocket money | £ | £ | **Savings** | **Monthly** | **Weekly** |
| Newspapers, magazines, stationery, postage | £ | £ | Contributions to savings | £ | £ |
| Other communication costs | £ | £ | **Debt administration** | **Monthly** | **Weekly** |
| **Food and housekeeping** | **Monthly** | **Weekly** | Debt administration fee | £ | £ |
| Groceries | £ | £ | **Flexible costs total** | £ |  |
| Nappies and baby items | £ | £ |  | To convert weekly figures to monthly multiply by 52 and divide by 12 | | |
| School meals, meals at work | £ | £ |  | **Supporting / explanatory notes** | |  |
| Laundry and dry cleaning | £ | £ |  |  | |  |
| Alcohol | £ | £ |  |  | |  |
| Smoking products | £ | £ |  |  | |  |
| Vet bills, pet insurance, pet food | £ | £ |  |  | |  |
| House repairs and maintenance | £ | £ |  |  | |  |
| Other food and housekeeping costs | £ | £ |  |  | |  |

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| **Priority debts** - arrears on mortgage, rent, service charges, secured loans, utilities, Council Tax and court fines etc. | | | | |
| **Creditor** | **Arrears / balance** | **Monthly** | **Weekly** | **Supporting / explanatory notes** |
|  | £ | £ |  |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
| **Priority debts total** | £ | £ | To convert weekly figures to monthly multiply by 52 and divide by 12 | |
|  | | | | |
| **Non priority debts** - credit cards, personal loans, store card, HP, catalogues, CCJ, IVA, debt management, overdraft etc. | | | | |
| **Creditor** | **Arrears / balance** | **Monthly** | **Weekly** | **Supporting / explanatory notes** |
|  | £ | £ |  |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
| **Non priority debts total** | £ | £ | To convert weekly figures to monthly multiply by 52 and divide by 12 | |

Summary

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| **Total monthly income** | £ |

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| **Supporting / explanatory notes** |
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| **Total monthly fixed costs** | £ |
| **Total monthly flexible costs** | £ |
| **Total monthly priority debts** | £ |
| **Total monthly non priority debts** | £ |

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| **INCOME** | £ | | |
| **EXPENDITURE** | £ | | |
| **DISPOSABLE INCOME** | £ | | |
| **PAYMENT PROPOSAL** | | **Monthly** | **Weekly** |
|  | | £ | £ |