

Full Name/s: \_\_\_\_\_ Our Reference: \_\_\_\_\_

Full Address: \_\_\_\_\_

People in Household: \_\_\_\_\_ Adults: \_\_\_\_\_ Children (0-14): \_\_\_\_\_ Children (14-18): \_\_\_\_\_

Employment Status: \_\_\_\_\_ Employer Details: \_\_\_\_\_

Property Status: \_\_\_\_\_ If Owned: Estimated Value: £ \_\_\_\_\_ Estimated Equity: £ \_\_\_\_\_

Vehicles in Household: \_\_\_\_\_ Make/Model: \_\_\_\_\_ Estimated Value: £ \_\_\_\_\_

Make/Model: \_\_\_\_\_ Estimated Value: £ \_\_\_\_\_

## EXPENDITURE

### PRIORITY PAYMENTS\*

\*What Bluestone deem as priority payments

	EXPENSE	FREQUENCY	MONTHLY TOTAL	ARREARS – Y/N	ARREARS - £
Mortgage/Rent					
Secured Loans/Second Charges					
Car Hire Purchase					
Council Tax					
Water					
Gas					
Electric					
Child Support					
Childcare Costs					
Court Fines					

**NON PRIORITY PAYMENTS**

	EXPENSE	FREQUENCY	MONTHLY TOTAL	ARREARS – Y/N	ARREARS - £
Unsecured Loans					
Credit Cards					
Store Cards					

**OTHER PROPERTY CHARGES**

	EXPENSE	FREQUENCY	MONTHLY TOTAL
Ground Rent			
Service Charge			
Home Insurance			

**UTILITIES**

	EXPENSE	FREQUENCY	MONTHLY TOTAL
Boiler Cover			
Other household fuel			
TV licence			
Appliance rental			

**HOUSEKEEPING**

	EXPENSE	FREQUENCY	MONTHLY TOTAL
Grocery Shopping			
Cleaning & Toiletries			
Alcohol			
Laundry & Dry Cleaning			
Clothing & Footwear			
Nappies & Baby Items			
Pet Food			
Cigarettes & Tobacco			
Other (please give details)			
		<b>TOTAL</b>	

**TRAVEL**

	EXPENSE	FREQUENCY	MONTHLY TOTAL
Public Transport			
Other (e.g. taxis)			
Vehicle Insurance			
Vehicle Tax			
Fuel			
MOT & Vehicle Maintenance			
Parking Charges & Tolls			
Other Car Costs (please give details)			
		<b>TOTAL</b>	

**PHONE**

	EXPENSE	FREQUENCY	MONTHLY TOTAL
Home Phone			
Mobile Phone			
Other			
		<b>TOTAL</b>	

**OTHER EXPENDITURE**

	EXPENSE	FREQUENCY	MONTHLY TOTAL
Health (dentist, glasses, prescriptions etc)			
House maintenance (window cleaners etc)			
Hairdressing Costs			
Cable, Satellite & Internet			
School/Work Meals			
School trips/Pocket money			
Lottery			
Hobbies			
Pet Insurance/Vet Bills			
Other (please give details)			
		<b>TOTAL</b>	

**SAVINGS & INVESTMENTS**

	EXPENSE	FREQUENCY	MONTHLY TOTAL
Regular Saving			
Lump Sum Saving			
Payments into ISAs			
Buying Shares & Other Investments			
Private pension contributions			

**AMOUNT IN SAVINGS**

Account 1	
Account 2	
Account 3	
Account 4	

**EXPENSES TOTAL (A) - £** \_\_\_\_\_

## INCOME

### PAY

	INCOME	FREQUENCY	MONTHLY TOTAL
Wages(after tax)			
Income(from self emp)			
Statutory Sick Pay			
Statutory Maternity Pay			

### BENEFITS & TAX CREDITS

	INCOME	FREQUENCY	MONTHLY TOTAL
Jobseekers Allowance			
Income Support			
Working Tax Credit			
Child Tax Credit			
Child Benefit			
Incapacity Benefit			
Universal Credit			
Disability Living Allowance			
Attendance Allowance			
Carer's Allowance			
Housing Benefit			
Maternity Allowance			

### PENSION

	INCOME	FREQUENCY	MONTHLY TOTAL
State Pension			
Workplace Pension			
Private Pension or Annuity			
Pension Credit			

**OTHER HOUSEHOLD INCOME**

	<b>INCOME</b>	<b>FREQUENCY</b>	<b>MONTHLY TOTAL</b>
Other Financial Support, i.e. a partner's income			
Board or Rent			
Child Maintenance			
Student Loans & Grants			
Income from Savings & Investments			
Gifts from Family/Friends			

**INCOME TOTAL (B) - £** \_\_\_\_\_

**DISPOSABLE INCOME**

	<b>Totals per month</b>
<b>Total Income(B)</b>	
<b>Total Expenditure(A)</b>	
<b>Disposable Income(B – A)</b>	

<b>Offer of Payment</b>	
<b>Date of First Payment</b>	
<b>Payment Method</b>	

**Signed:** \_\_\_\_\_

**Print Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

### BREAKDOWN OF CREDITORS

In the table below please provide a breakdown of payments that are being made to all other creditors, this is a more detailed breakdown of the Secured & Unsecured payments that are mentioned in Part 1 of this form:

Company	Secured/Unsecured	Amount Owed	Monthly Payment	Arrears? Y/N	Agreement End Date	County Court Judgment(CCJ)? Y/N	Year Of Judgment	Judgment Amount

## HOW TO COMPLETE YOUR INCOME & EXPENDITURE

**This document is split into 2 parts;** Part 1 asks for details of any income & expenses that you have, part 2 is to provide details of your other creditors. To complete the form, you will need information about all of:

- your income
- your expenses, and
- your debts/creditors & CCJs (if applicable)

You should work through the fields within the form, entering your income or expenses in to the corresponding fields. Should you require any help completing this form, or to complete this over the phone with a specially trained agent please call us on the telephone number found on the reverse of our letter.

You should advise the frequency for when you get paid or when you pay your expenses, for example every week, month or year. Please see a guide below to assist you should you need to convert any payment frequency into monthly\*:

**To calculate weekly into monthly**

*Weekly Payment x 52 = Yearly Total*

*Yearly Total ÷ 12 = Monthly Total*

**To calculate fortnightly into monthly**

*Fortnightly Payment x 26 = Yearly Total*

*Yearly Total ÷ 12 = Monthly Total*

**To calculate 4 weekly into monthly**

*4 weekly x 13 = Yearly Total*

*Yearly Total ÷ 12 = Monthly Total*

**To calculate quarterly into monthly**

*Quarterly total ÷ 3 = Monthly Total*

**To calculate yearly into monthly**

*Yearly Total ÷ 12 = Monthly Total*

\*Using these calculations will aid us in being able to gain a picture of your financial circumstances.

It is important that you complete the Income & Expenditure document accurately, please take your time in order to be as accurate as possible.