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# INCOME & EXPENDITURE FORM



## BORROWER DETAILS

Name	Account number
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## MONTHLY INCOME

Please provide your income details and ensure the figures entered on this form are as accurate as possible as you may be required to provide evidence to support them. If a figure is £0 please mark as 0 in the box provided.

BORROWER ONE		BORROWER TWO	
Employed		Employed	
Net (after tax and National Insurance) basic earnings	£	Net (after tax and National Insurance) basic earnings	£
Net shift premium	£	Net shift premium	£
Net pension (private or state)	£	Net pension (private or state)	£
Net car allowance	£	Net car allowance	£
Net overtime / bonus / commission	£	Net overtime / bonus / commission	£
<b>TOTAL</b>	<b>£</b>	<b>TOTAL</b>	<b>£</b>

Self employed		Self employed	
Net average of last 2 years profits	£	Net average of last 2 years profits	£
Net average of last 2 years taxable income (HMRC)	£	Net average of last 2 years taxable income (HMRC)	£
Director emoluments	£	Director emoluments	£
Pension contributions	£	Pension contributions	£
Car allowance	£	Car allowance	£
Dividends	£	Dividends	£
Other	£	Other	£
<b>TOTAL</b>	<b>£</b>	<b>TOTAL</b>	<b>£</b>

Other monthly income		Other monthly income	
Investment	£	Investment	£
Trust fund	£	Trust fund	£
Benefit payments which are to be paid for the foreseeable future, for example DWP / HMRC payments which are indefinite or being paid for the next 5 years	£	Benefit payments which are to be paid for the foreseeable future, for example DWP / HMRC payments which are indefinite or being paid for the next 5 years	£
Court ordered maintenance	£	Court ordered maintenance	£
Net tax credit payments which may include working tax credit, child tax credit or child benefit for children aged 13 years or younger	£	Net tax credit payments which may include working tax credit, child tax credit or child benefit for children aged 13 years or younger	£
Additional employment	£	Additional employment	£
<b>TOTAL</b>	<b>£</b>	<b>TOTAL</b>	<b>£</b>

Other 1 (please specify)		Other 1 (please specify)	
	£		£
Other 2 (please specify)		Other 2 (please specify)	
	£		£
<b>TOTAL</b>	<b>£</b>	<b>TOTAL</b>	<b>£</b>

## MONTHLY EXPENDITURE

Please provide your expenditure details in Sections 1, 2, 3 & 4 and ensure the figures entered on this form are as accurate as possible as you may be required to provide evidence to support them. If a figure is £0 please mark as 0 in the box provided.

SECTION 1	
Mortgage payment for OTHER owned property	£
Running costs for OTHER owned property	£
Secured loans	£
	£
	£
	£
Unsecured loans	£
	£
	£
	£
Credit cards	£
	£
	£
	£
Student loan	£
Hire purchase / catalogue	£
Child maintenance	£
Interest only mortgage repayment plan which may include regular savings contributions or payments into ISAs / shares / investments	£
Personal insurances which may include life insurance, income protection insurance, critical illness insurance, payment protection insurance, credit card insurance, health insurance, dental insurance, long term care plan	£
Banking costs which may include overdraft charges and interest or bank account fees	£
Private pension contributions	£
Funeral plan	£
Magistrates court fines	£
<b>TOTAL</b>	<b>£</b>

SECTION 2	
Food shopping including non alcoholic drinks	£
Laundry / washing	£
Cigarettes / tobacco	£
Household gas	£
Household electricity	£
Household water	£
Other household utilities / fuel	£
Landline	£
Council tax	£
TV licence	£
Household buildings insurance	£
Household contents insurance	£
Ground rent	£
Service charge	£
Car insurance	£
Petrol / diesel	£
MOT	£
Car tax	£
Vehicle maintenance	£
Breakdown cover	£
Other essential car costs for work or education which may include, car parking and tolls	£
Other essential costs for work or education which may include bus, tube & tram fares trains and taxis	£
Essential eye care prescriptions	£
Essential medicines	£
Other essential health care	£
<b>TOTAL</b>	<b>£</b>

SECTION 3	
Mobile phones	£
House maintenance which may include cleaning material costs, cleaner (window cleaner etc), home maintenance, garden maintenance and boiler cover	£
Satellite / digital TV	£
Appliance rental	£
Clothing & footwear which may include new clothes, shoes, children's clothes and school uniform	£
Personal care which may include hairdressing, beauty treatments and toiletries	£
Education which may include school / course fees, school trips and school dinners	£
Leisure activities which may include cinema & theatre trips, days out, books, music, films, games, hobbies, sport & gym, after-school clubs and activities & clubs	£
Child & baby costs which may include child care, nappies & baby items, toys & treats, pocket money and babysitting	£
Pet costs which may include food, vet bills, pet insurance	£
Eating out which may include restaurant evening meals, lunches & snacks, takeaways, coffee and going out for drinks	£
Alcohol at home	£
Holidays	£
Birthdays / celebrations	£
Anti virus / IT costs	£
Non committed savings & investments which may include regular saving contributions, payments to ISA's, buying shares and other investments	£
Support for non-dependants	£
Newspapers & magazines	£
Donations, sponsorship & subscriptions	£
Lottery & gambling	£
<b>TOTAL</b>	<b>£</b>

SECTION 4	
<b>Other expenditure (please specify)</b>	
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
	£
<b>TOTAL</b>	<b>£</b>

EXPENDITURE TOTALS	
<b>Please enter total expenditure from all 4 sections</b>	
Section 1	£
Section 2	£
Section 3	£
Section 4 Other expenditure	£
<b>TOTAL MONTHLY EXPENDITURE</b>	<b>£</b>

TOTAL MONTHLY EXPENDITURE	
Total monthly income	£
Total monthly outgoings	£
Surplus / shortfall	£

Do you expect any changes to your income or expenditure in the foreseeable future? If so, how will this affect your overall financial position?

Should you wish to provide us with any further information please do so on the following page.

DECLARATION	
I have personally provided the information given on this form and confirm, to the best of my knowledge, it is correct.	
Signed borrower 1	Date DD / MM / YYYY
Signed borrower 2	Date DD / MM / YYYY