

INCOME AND EXPENDITURE FORM



NAME(S)	
ACCOUNT NUMBER	

DATE

Household: Who lives with you?				
Dependant Children under 16		Dependant Adults 16+		Non-Dependant Adults

Outgoings: What money do you pay out?

HOUSING & UTILITY BILLS

If spending is variable enter an average	Usual Payment	How often?	Per calendar month
Rent			
Mortgage			
Secured loan (other than your mortgage)			
Mortgage endowment premium			
Service charge or ground rent			
Water			
Council tax			
Gas			
Electricity			
Other household fuels (oil, coal etc)			

HOUSEHOLD SERVICES

Buildings & contents insurance			
Mobile/phone and internet			
TV licence			
Satellite or cable TV			
Repairs, service contracts			
Appliance rental			
Child support paid by you			
Childcare			
Life insurance & private pension			
Medical or accident insurance			

TRAVEL

Spares & servicing			
Road tax			
Car insurance			
Breakdown cover			
Fuel & parking			
Public transport			

FOOD & HOUSEKEEPING

Food, toiletries & cleaning products			
Takeaways & restaurants			
School meals			
Meals at work			
Pets (food & insurance)			
Tobacco & alcohol			
Clothing & footwear			

OTHER SERVICES

School trips & activities			
Medicines & prescriptions			
Dentist & opticians			
Hairdressing			
Professional or union fees			
Education fees			
Laundry or dry cleaning			

PERSONAL & LEISURE

Online Subscriptions			
Sports, hobbies & entertainment			
Children's pocket money			
Church or charity donations			
Sundries & emergencies			

OTHER COSTS

TOTAL SPENDING PER MONTH

Debts: Who do you personally owe money to? (This could include rent arrears, gas or electricity, credit and store cards, bank loans etc.)

Type of debt	Lender Name	Amount owed	Usual payment	How often?	Per calendar month
TOTAL DEBTS			TOTAL MONTHLY DEBT PAYMENTS		

Income: What money do you receive?			
If income is variable enter an average	Usual amount	How often?	Per calendar month
Your wage			
Your partner's wage			
Part-time wages			
Child benefit			
Rent or board received			
State pension			
Private pensions			
Universal (or Pension/Child/Tax) Credit			
Employment & Support Allowance (ESA)			
Child Maintenance or CSA			
Disability Benefits (DLA/PIP/AA)			
Housing & council tax benefit			
TOTAL INCOME			

Savings and Assets: What do you own?	
Type e.g. Savings Account/Car	Estimated value
TOTAL ASSETS	

Summary of your financial position	
TOTAL INCOME	
TOTAL SPENDING	
SHORTFALL-/SURPLUS	
WITHOUT DEBTS	
WITH ASSETS/SAVINGS	
AVAILABLE TO REPAY ARREARS	