



## Income & Expenditure Details

*This information is essential for us to be able to assess your ability to repay your loan. Please include all household income and expenditure, plus balances of other borrowings and savings and the evidence requested.*

Monthly Income	
Wages /Salary (applicant)	
Wages /Salary (partner)	
Child Benefit	
Child/Working Tax Credits	
Mobility Allowance DLA	
Carer's Allowance DLA	
Care Allowance	
Incapacity Benefits	
Job Seekers Allowance	
Income Support	
Child Support Payments	
Private Pension	
State Retirement Pension	
Pension Credit	
Other Income	
<b>Total Income (A)</b>	£

Monthly Expenditure	
Mortgage /Rent	
Council Tax	
Water Rates	
Electricity	
Gas	
Telephone	
Mobile Telephone	
Television Licence	
Television Rental	
Life Assurance	
House Building &Contents Insurance	
Car - Insurance/ Road Tax	
Petrol / Maintenance	
Travel Expenses	
Food / Housekeeping	
School Dinners	
Clothing	
Entertainment	
Child Maintenance / CSA	
Goods/Gas Maintenance Ins	
Subscriptions	
Prescriptions/Health	
Other (please specify)	
<b>Total Expenditure (B)</b>	£

Creditor	Amount Owed	Monthly Payments
<b>Total Payments (C)</b>		£

Now deduct your **Total Expenditure (B)** and **Total Payments (C)** from your **Total Income (A)**. This gives you a figure for disposable income.

**Note: Please put N/A in all boxes that do not apply**

<b>Total Income (A)</b>		£
<b>Minus Total Expenditure (B)</b>		£
<b>Minus Total Payments (C)</b>		£
<b>Disposable Income =</b>		£

### It is essential you attach copies of:

- Your most current bank statement
- The equivalent of two month's payslips
- Proof of income (i.e. JSA, Income Support etc)
- If loan is debt consolidation (current statements for all outstanding debts)
- If loan is for a large purchase (proof of intended purchase)
- If loan is for rent deposit (evidence from landlord)