

Financial Support - Income and Expenditure Form

We'd like to help you with your finances. Please complete all sections of the below form so that we have a full understanding of your financial position. This will help us to provide you with the best support.

Before you start

For joint mortgages (and those with more than 2 people), include combined income and expenditure in the relevant sections.

If you have a partner / adult occupant(s) living in the property not named on the mortgage, include any income they contribute to the household in the sections specified, and any expenditure paid for from the household finances.

Where income fluctuates regularly, record the lowest amount. Where expenditure fluctuates, record the highest amount.

To help you complete the form, please have the following documents to hand:

- Pay slips / self-employed accounts
- Statements for any pensions / benefits you receive
- Bank statements
- Credit card statements
- Receipts for purchases you usually pay cash for

Calculating Monthly Figures

Your income and expenditure need to be recorded as either weekly **or** monthly amounts. If any of your figures are not weekly or monthly, please review the table below to help you calculate required values:

Payment Frequency	Calculation
Fortnightly	Divide payment by 2 and input into the weekly field
Four-weekly	Divide payment by 4 and input into the weekly field
Quarterly	Divide payment by 12 and input into the weekly field
Annually	Divide payment by 52 and input into the weekly field

Form Completion Guide

The form includes guidance on how to complete each section. The list of examples shown is not exhaustive, however helps to provide understanding of the types of costs which need to be included in the relevant sections.

Where you have arrears for any committed expenditure, please ensure you record the arrears balance and your agreed monthly arrears payment in the fields indicated, and do not include these payments in the regular weekly / monthly payment boxes.

It's important that the figures you provide are accurate and that all income and expenditure is recorded. This will help to ensure that the help we provide will be suitable for your financial circumstances.

Contacting us

Should you have any questions or need any support with completing the form, please contact us via the below:
For **Co-operative Bank** mortgages, call **08000 288 288***

Income & Expenditure Form

Mortgage Account Number	
Number in Household	
Number of Children (under 16) in Household	
Number of Children (under 18) in Household	
Other Dependants	
Number of Vehicles in household	
House Tenure	
Employment	
Partner employment	

Current Income – Record Weekly or Monthly Amounts

Description	Weekly (£)	Monthly (£)
Earnings		
Benefits and tax credits		
Pensions		
Other income		

Overview	
Description	Balances (£)
Monthly contribution to savings	
Monthly payment paid toward a Debt Management Plan (If applicable)	

Monthly Outgoings – Fixed Costs				
Description	Weekly Payment (£)	Monthly Payment (£)	Arrears Balance (£)	Monthly Arrears Payment (£)
Rent				
Mortgage				
Other secured loans				
Council tax rates				
Other home and contents				
Gas				
Electricity				
Other Utility costs (coal, oil, calor gas)				
Water				
Care and Healthcare				
Transport and Travel				
School costs				
Pensions and Insurances				
Professional costs				
Other essential costs				
Sub total				

Supporting Information

Please see below guidance on how to complete each section. The list of examples shown is not exhaustive, however helps to provide understanding of the types of costs which need to be included in the relevant sections.

Description of Fixed Costs	Guidance	Examples
Rent	The contracted monthly rent payment	
Mortgage	The contracted monthly mortgage payment.	
Other secured loans	Payments for any additional loans secured against your mortgaged property.	
Council Tax / Rates	If paid over 10 months, input this monthly payment.	
Other home and contents	Payments related to the ownership, rent or share of any other property.	
Gas	Payment made for household utilities. If payments are not fixed / monthly, use the guide at the top of the document to help calculate these payments.	• Gas
Electricity		• Electricity
Other Utility		• Alternative fuel (e.g. oil, coal, calor gas)
Water		• Water
Care and Healthcare	The regular amount paid towards healthcare related items. If any payments are not fixed, use the highest amount.	<ul style="list-style-type: none"> • Dental • Optical • Prescriptions Private healthcare
Transport and Travel	<p>Travel expenses related to both travelling to work and social usage. If any payments are not fixed, use the highest amount.</p> <p>Costs relating to the upkeep of household vehicle(s) paid for through the household finances. If any payments are not fixed, use the highest amount.</p>	<ul style="list-style-type: none"> • Fuel • Parking • Public transport / taxis • Vehicle tax • MOT • Servicing • Valeting • Consumables (e.g. tires)
School costs	<p>Regular spending on children, including anything school related (but not including child clothing / footwear). If costs fluctuate between term-time and school holidays, include the higher amount.</p> <p>Fixed / agreed payments made to an ex-partner(s) for child support, along with any regular payment for the care of children.</p>	<ul style="list-style-type: none"> • School meals • School trips / activities • Pocket money • Recreational activities (e.g. sports clubs, instrument lessons) • Child Maintenance payments • Child Support Agency payments • Childcare / School clubs

<p>Pension and Insurances</p>	<p>For interest only mortgages, record the monthly amount contributed to any repayment vehicle(s) intended to be used to repay the interest only borrowing. Combined monthly payments for all insurance policies you have in force, including those for home, family and vehicle. Contribution(s) to pensions that are not linked to salary / deducted from source by an employer.</p>	<ul style="list-style-type: none"> • Savings • Investments • Endowments • Life cover • Mortgage / income protection • Vehicle insurance • Breakdown cover • Buildings and contents insurance • Appliance cover • Pet insurance • Travel insurance • Personal item cover (e.g. phone) • Additional Voluntary Contributions (AVCs) • Personal / private pensions plans
<p>Professional costs</p>	<p>Payments made to professionals in exchange for their specialist services. If payments are not fixed / monthly, use the guide at the top of the document to help calculate these payments.</p>	<ul style="list-style-type: none"> • Legal costs (e.g. solicitors, lawyers, etc.) • Accountants • Consultants
<p>Other essential costs</p>	<p>This section for any expenses that have not already been covered. Review all statement(s) and record any additional expenditure which have not already been included.</p>	

Description of Flexible Costs	Guidance	Examples
Communications and leisure	<p>The combined cost of any packages relating to in-home television, phone and internet along with any mobile contracts paid for through the household finances.</p> <p>The amount regularly spent on social and entertainment for the household, paid for through the household finances. If any payments are not fixed, use the highest amount.</p>	<ul style="list-style-type: none"> • TV License • TV package(s) • Streaming services (e.g. Netflix) • Broadband • Mobile Phone(s) • Restaurant / café spending • Cinema / theatre tips • Socialising • Hobbies / sports / season tickets • Lottery • Subscriptions • Alcohol
Food and Housekeeping	<p>The amount spent on all housekeeping and food, including all spending at supermarkets, convenience stores, discount shops and specialist food retailers (e.g. butchers).</p>	<ul style="list-style-type: none"> • Food • Toiletries • Cleaning Products • Baby items • Pet food • Meals at work
Personal costs	<p>For smokers in the household, record the amount regularly spent on any smoking related products, paid for through the household finances.</p> <p>Regular spending on hairdressing for the household, paid for through the household finances.</p> <p>Regular spending on clothing and footwear for the household, including school uniforms and work attire, paid for through the household finances.</p>	<ul style="list-style-type: none"> • Cigarettes • Tobacco • Vaping products • Leisure clothing • School uniforms • Work clothing • Sports clothing • Footwear

Please call 03457 212 212* (8am to 8pm, 7 days a week) if you would like to receive this information in an alternative format such as large print, audio or Braille.

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*Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 02/2024.