

## INCOME & EXPENDITURE FORM

Please complete all sections accurately.

| Income: What money do you receive?                         |                          |
|--|--------------------------|
| If your income is variable, please enter a monthly average | Average income per month |
| Your wage  |                          |
| Your partner's wage  |                          |
| Other wages  |                          |
| Child benefit  |                          |
| Rent or board received                                     |                          |
| State pension  |                          |
| Private pensions   |                          |
| Pension credit   |                          |
| Universal credit   |                          |
| Employment & Support Allowance (ESA)                       |                          |
| Jobseeker's Allowance (JSA)                                |                          |
| Child Support or CSA                                       |                          |
| Personal Independence Payment (PIP)                        |                          |
| Income Support   |                          |
| Working Tax Credit   |                          |
| Housing Benefit  |                          |
|  |                          |
|  |                          |
|  |                          |
|  |                          |
|  |                          |
|  |                          |
|  |                          |
|  |                          |
| <i>List any other income</i>                               |                          |
| <b>TOTAL INCOME</b>  |                          |

| Assets: What do you own? |                  |
|--------------------------|------------------|
| Type of asset            | Estimated value  |
|                          |                  |
|                          |                  |
|                          |                  |
|                          |                  |
| <i>Example: Vehicle</i>  | <i>£4,000.00</i> |
| <b>TOTAL ASSETS</b>      |                  |

## Outgoings: Your living costs

Enter the amount you pay each month

Average cost per month

### HOUSING & UTILITY BILLS

|   |  |
|---|--|
| Rent                                    |  |
| Mortgage                                |  |
| Secured loan (other than your mortgage) |  |
| Water                                   |  |
| Council tax                             |  |
| Gas                                     |  |
| Electricity                             |  |
| Other household fuels (oil, coal etc)   |  |

### HOUSEHOLD COSTS

|                                  |  |
|----------------------------------|--|
| Buildings & contents insurance   |  |
| Telephone and internet           |  |
| TV licence                       |  |
| Satellite or cable TV            |  |
| Appliance rental                 |  |
| Child support paid by you        |  |
| Childcare                        |  |
| Life insurance & private pension |  |

### TRAVEL

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

### FOOD & HOUSEKEEPING

|                                      |  |
|--------------------------------------|--|
| Food, toiletries & cleaning products |  |
| School meals                         |  |
| Tobacco                              |  |
| Clothing & footwear                  |  |

### OTHER COSTS

|  |  |
|--|--|
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

List any other costs

**TOTAL EXPENSES**

## Debts: Who do you owe money to?

| Name of organisation or lender | Type of debt | Total amount owed | Monthly Payment |
|--------------------------------|--------------|-------------------|-----------------|
|                                |              |                   |                 |
|                                |              |                   |                 |
|                                |              |                   |                 |
|                                |              |                   |                 |
|                                |              |                   |                 |
|                                |              |                   |                 |
| <i>Example: ABC Bank</i>       | <i>Loan</i>  | <i>£1500</i>      | <i>£150</i>     |
| <b>TOTAL DEBT PAYMENTS</b>     |              |                   |                 |

## Court payments

| Type of court order                         | Total Amount owed | Monthly Payment |
|---|-------------------|-----------------|
|   |                   |                 |
|   |                   |                 |
|   |                   |                 |
|   |                   |                 |
| <i>Example: County Court judgment (CCJ)</i> | <i>£2,000.00</i>  | <i>£200</i>     |
| <b>TOTAL COURT DEBT</b>                     |                   |                 |

**TO CALCULATE YOUR DISPOSABLE INCOME** – DEDUCT YOUR TOTAL LIVING COSTS, MONTHLY PAYMENTS TO CREDITORS AND COURT PAYMENTS FROM YOUR TOTAL MONTHLY INCOME.

## Disposal income

Once you have completed the form – **please call us on 0203 1500 150** to discuss your account. Alternatively, please complete the section below and email the form to: [collections@actcredit.com](mailto:collections@actcredit.com)

|                   |  |
|-------------------|--|
| Full Name:        |  |
| Address:          |  |
| Contact No:       |  |
| ACT Reference No: |  |