

## Your income

In this section, list all the different types of income you and anyone else in your home brings in on a regular monthly basis.

### Wages/salary

Include what you earn each month after tax, National Insurance and pension contributions have been taken out (your take-home pay).

	£ Monthly amount
Your wages/salary	
Your partner's wages/salary	
Any other wages/salary	
<b>Wages/salary total</b>	

### Pensions

	£ Monthly amount
State pensions	
Private/work pensions	
Pension Credit	
Any other pensions	
<b>Pensions total</b>	

### Benefits and tax credits

	£ Monthly amount
Universal Credit	
Jobseeker's Allowance (income based)	
Jobseeker's Allowance (contribution based)	
Income Support	
Working Tax Credit	
Child Tax Credit	
Child Benefit	
Employment and Support Allowance/Statutory Sick Pay	
Disability Living Allowance/Attendance Allowance/	
Personal Independence Payment	
Carer's Allowance	
Housing Benefit/Local Housing Allowance	
Council Tax Support/Council Tax Reduction	
<b>Other income total</b>	

### Other income

	£ Monthly amount
Child support/maintenance	
Rent from boarders or lodgers	
Contributions from non-dependants	
Student loans/grants	
Investment income	
Any other income	
<b>Other income total</b>	

## Your assets

If you own your own home or you have a car or savings, these things should all be taken into account when dealing with your creditors, and you may have to sell some of them to help pay off your debts in a lump sum. If you cannot manage without any of your assets – your home and your car, for instance – explain why when you write to your creditors. If you don't have any assets that you can use to help pay off your debts, tick the box below.

I do not have assets I can use to make lump-sum payments

Tick box

## Your expenditure (page 8)

List all your average monthly outgoings in this section.

### Essential outgoings

£ Monthly amount

<b>Rent</b>	
<b>Ground rent and service charges (factor fees in Scotland)</b>	
<b>Mortgage</b>	
<b>Second mortgage/secured loan</b>	
<b>Mortgage endowment/PPI</b>	
<b>Building and contents insurance</b>	
<b>Pension/life insurance</b>	
<b>Gas</b>	
<b>Electricity</b>	
<b>Water</b>	
<b>Other fuel bills (coal, oil, calor gas)</b>	
<b>TV licence</b>	
<b>Magistrates'/sheriff court fines</b>	
<b>Maintenance/child support</b>	
<b>HP/conditional sale</b>	
<b>Childcare costs</b>	
<b>Other care costs</b>	
<b>Other essential spending</b>	
<b>Other essential spending</b>	
<b>Other essential spending</b>	
<b>Other essential spending</b>	
<b>Essential outgoings total</b>	

### Phone costs

£ Monthly amount

Home phone	
Mobile phone	
Other phone costs	
<b>Phone costs total</b>	

### Travel costs

£ Monthly amount

All public transport costs	
Other travel costs	
Car insurance	
Road tax	
Petrol/diesel/oil	
Car maintenance (including MOT)	
Breakdown/recovery	
Parking	
Toll road charges	
Other travel costs	
<b>Travel costs total</b>	

### Household costs

£ Monthly amount

Food and drink	
Cleaning products/toiletries	
Laundry/dry cleaning	
Clothing/footwear	
Newspapers/magazines	
Cigarettes/tobacco/sweets	
Alcohol	
Nappies/baby items	
Pet food	
Other household costs	
<b>Household costs total</b>	

### Miscellaneous costs

£ Monthly amount

Dentist/optician/glasses/prescriptions/health insurance	
House maintenance and repairs/window cleaning	
Haircuts	
TV/video/other appliance rental	
Cable/satellite/internet	
Meals at work/school dinners	
Pocket money/school trips	
Lottery/pools	
Hobbies/sport/leisure	
Birthday/Christmas gifts	
Charity gifts	
Pet insurance/vet bills	
Other miscellaneous costs	
Other miscellaneous costs	
Other miscellaneous costs	
<b>Household costs total</b>	

## How much is available for creditors?

Work out how much you can offer to pay towards settling your debts by subtracting your expenditure from your income.

Total income	
Total expenditure	
<b>Total amount available for creditors</b>	

## Priority debts (page 22)

List any priority debts you have, including any payments you're already making towards them.

	£ Monthly amount	£ Total arrears
Rent/Mortgage arrears		
Second mortgage/ secured-loan arrears		
Magistrates'/sheriff court fine arrears		
Council tax arrears (also water charge arrears in Scotland)		
Maintenance/child support arrears		
Gas arrears		
Electricity arrears		
Other fuel bill arrears (coal, oil, calor gas)		
HP/conditional sale arrears		
Other priority debt		
Other priority debt		
<b>Total priority debt amount/repayments</b>		

## What's left for non-priority debts? (page 25)

Work out what you can afford to pay towards your non-priority debts by subtracting your total priority debt repayments from the total amount you have for creditors.

Total amount available for creditors	
Total priority debt amount/repayments	
<b>Total amount available for non-priority debts</b>	

## Non-priority debts

List all your non-priority creditors in the space below, including how much you owe and how much you can afford to pay towards settling each debt.

	£ Creditor/debt	£ Total arrears	£ Monthly repayment
<b>Total non-priority debt amount/repayments</b>			