

Income and expenditure form

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Please complete the enclosed income and expenditure form with details of your income, other borrowing and spending.

Once completed you can email the form to us at **recoveries@krbs.com**.

Please be aware that this is an unencrypted mailbox and any personal information sent to it won't be secure.

Alternatively, you can send the completed form to us by post to the following address: **OneSavings Bank, Sunderland SR43 4AB**

To help us locate your account, please enter your details below and return this to us along with the completed income and expenditure form.

Account number(s):

Customer name(s):

First line of address
and postcode:

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visit **kentrelance.co.uk/additional-support** for more information.

Income and expenditure

Introduction

It's important to complete the **full budget** as accurately as possible because it'll help you see:

- what money you have coming in;
- what money you need to pay your essential bills; and
- what money you have left over to pay your debts.

Monthly budget

The budget asks for monthly figures. If any of your income or outgoings are paid weekly, fortnightly or four-weekly, you'll need to change them to monthly figures. Making sure that all your figures are monthly will help you to create an accurate budget. Use these instructions to change your figures to monthly. You may find it helpful to do your calculations on a separate sheet of paper, or photocopy the budget so you can complete a first draft. This will give you the opportunity to look over your figures and check that you've covered all of your income and outgoings.

Instructions

To change weekly to monthly figures

Weekly figure x 52 (weeks) divided by 12 (months)

To change fortnightly to monthly figures

Fortnightly figure x 26 (payments) divided by 12 (months)

To change four-weekly to monthly figures

Four-weekly x 13 (payments) divided by 12 (months)

Get advice

Useful tips are included in some sections of the budget to help you complete it. If you need extra help or want to discuss your situation, get advice from a money adviser. To find a free money adviser, use the Money Advice Service's Debt Advice Locator. Go to moneyadvice.service.org.uk/debt-advice-locator or call **0800 138 7777**.

If you have a money adviser, you can also use this space to list any questions that you want to discuss with them.

Disclosure(s)

Is there anything that we should be aware of that is impacting or could impact the management of your account moving forward so we can look to support you with any needs or requirements you may have? If so please write or type in the box below:

So we can help you with any requirements you may need, please confirm that you're happy for us to note circumstances disclosed on your account. If you hold more than one account with us we may use this information to help manage all of your accounts. This information will only be used internally or by one of our approved firms but will not be shared with credit referencing agencies. Please tick the appropriate statement below.

☐ Yes. I authorise Kent Reliance to note my current circumstances I've disclosed in line with the terms stated above.

☐ No. I do not authorise Kent Reliance to note my current circumstances I've disclosed in line with the terms stated above.

Please note: You have the right to withdraw your consent for us to hold this information at any time including if you feel it's no longer relevant for us to keep this information. To withdraw your consent please contact us on **01634 848944**. You must state you're withdrawing consent for us to retain the information previously provided.

Your personal and household details

Type of budget: ☐ **Sole budget** ☐ **Joint budget**

(If you live with a partner and are dealing with your debts together, you need to complete a joint budget.)

Your name:

Partner's name:

Fill in this section if you're doing a joint budget.

Your employment

- ☐ Full-time
- ☐ Part-time
- ☐ Unemployed
- ☐ Not working due to illness/disability
- ☐ Self-employed
- ☐ Retired
- ☐ Carer
- ☐ Student
- ☐ Other

Tick all boxes that apply to you.

Partner's employment

- ☐ Full-time
- ☐ Part-time
- ☐ Unemployed
- ☐ Not working due to illness/disability
- ☐ Self-employed
- ☐ Retired
- ☐ Carer
- ☐ Student
- ☐ Other

Tick all boxes that apply

Number of dependent children ☐ Under 16 ☐ Aged 16-18

A dependent child lives with you and is either in pre-school or in full-time education.

Number of other dependants ☐

This is someone who isn't a child but who is financially dependent on you. For example, an adult who's out of work and isn't entitled to claim any benefits.

Total number in household ☐

This includes everyone in the household: you, your partner, any dependent children, other dependants and non-dependants.

Your monthly income

Include all types of income coming into your household. If you live with your partner and you're not dealing with your debts together, get advice about completing this section. If any of your income is paid weekly, fortnightly or four-weekly, you'll need to change the figures to monthly. The instructions on page 1 show you how to do this.

Earnings:

Please include normal take-home pay. This means your wages and salary after deductions for tax, National Insurance, pension contributions and anything else taken from your wages. Only include overtime payments if you receive these on a regular basis.

	£ Monthly amount
Your salary or wages (take-home pay)	£ <input type="text"/>
Your partner's salary or wages (take-home pay)	£ <input type="text"/>
Other earnings (including self-employment)	£ <input type="text"/>

If you're self-employed, include the income that you take from your business. This should be based on what the business can afford to pay you after you've put aside your ongoing tax and National Insurance contributions.

Benefits and tax credits

If you (or your partner if you're doing a **joint** budget) are having money deducted from your benefits to pay a debt, such as rent or council tax arrears, **get advice** about completing this section.

	£ Monthly amount
Universal Credit	£ <input type="text"/>
Jobseeker's Allowance (income-based)	£ <input type="text"/>
Jobseeker's Allowance (contribution-based)	£ <input type="text"/>
Income Support	£ <input type="text"/>
Working Tax Credit	£ <input type="text"/>
Child Tax Credit	£ <input type="text"/>
Child Benefit	£ <input type="text"/>
Employment and Support Allowance or Statutory Sick Pay	£ <input type="text"/>
If you get Incapacity Benefit, include it here.	
Disability benefits	£ <input type="text"/>
Include Disability Living Allowance (DLA), Attendance Allowance (AA) and Personal Independence Payment (PIP) here. Make sure you include any related costs under the Adult care costs and Transport and travel sections later on.	
Carer's Allowance	£ <input type="text"/>
Housing Benefit/Local Housing Allowance	£ <input type="text"/>
Include your Housing Benefit/Local Housing Allowance as income here. Put your full rent amount in the Your monthly outgoings – fixed costs section later on.	
Council Tax Support or help with your rates in Northern Ireland	£ <input type="text"/>
Other benefits and tax credits (such as maternity benefits)	£ <input type="text"/>

Pensions

£ Monthly amount**State Pension**£ **Private or work pensions**£ **Pension Credit**£

There are two parts to Pension Credit: Guaranteed Credit and Savings Credit.
You may get one or both of these credits.

Other pension income£

Other types of income

£ Monthly amount**Maintenance or child support**£ **Borders or lodgers**£ **Non-dependants' contributions**£

Include contributions from other adults who live with you and can support themselves financially, such as grown-up children and elderly relatives. Check that they're paying enough towards the household expenses and remember to include any extra housekeeping costs for them later on.

Student loans and grants£ **Other income**£

Add any other income that you get here, such as regular payments from an insurance policy because of illness or disability.

Your monthly outgoings – fixed costs

Include all your outgoings. If you live with a partner and you're not dealing with your debts together, get advice before completing this section. Do NOT include any arrears or missed payments in this section. You'll be asked to include them in later sections.

Priority bill	Normal monthly amount	Additional payment to clear arrears
Mortgage/rent	£ <input type="text"/>	£ <input type="text"/>
Mortgage endowment/Home & contents insurance	£ <input type="text"/>	£ <input type="text"/>
Secured loans	£ <input type="text"/>	£ <input type="text"/>
Hire purchase & conditional sale costs	£ <input type="text"/>	£ <input type="text"/>
Council tax/rates	£ <input type="text"/>	£ <input type="text"/>
Ground rent/service charge	£ <input type="text"/>	£ <input type="text"/>
TV licence	£ <input type="text"/>	£ <input type="text"/>
Gas	£ <input type="text"/>	£ <input type="text"/>
Electricity	£ <input type="text"/>	£ <input type="text"/>
Water (includes supply and waste)	£ <input type="text"/>	£ <input type="text"/>
CCJs or Magistrates' Court fines	£ <input type="text"/>	£ <input type="text"/>
Other utility (Coal, oil or Calor gas)	£ <input type="text"/>	£ <input type="text"/>

Care and health costs

Childcare costs

This might include fees for a childminder or nursery. Don't add the cost of after-school clubs here as they're listed under the **School costs** section later on. If you have extra costs because your child is ill or disabled, put them here.

£ Monthly amount

£

Adult care costs

Include any extra costs you have if you, or your partner, are ill or disabled.

£

Child maintenance or child support

This is maintenance that you, or your partner, pay to someone else. Include voluntary payments, any payments ordered by the court, the Child Support Agency (CSA) or the Child Maintenance Service (CMS).

£

Prescriptions and medicine

Dentistry and opticians

Don't forget the cost of dental treatment, glasses and sight tests for the whole household.

£

Other care and health costs

£

Transport and travel

£ Monthly amount

Public transport (for work, school and shopping)

£

Hire-purchase or conditional-sale vehicle

Include payments for any vehicle you're buying on hire purchase, personal contract purchase or conditional sale, as well as any vehicles that you hire on a regular basis.

£

Car insurance

£

Road tax

£

MOT and ongoing maintenance

£

Breakdown cover

£

Fuel, parking and toll road charges

£

Other transport and travel costs (including taxis)

£

You may have other vehicle costs that you've not listed, such as for taxis, lifts from friends and family, bicycles or motorcycles. You could have extra costs because of a disability or living in a rural area.

Pensions and insurances

£ Monthly amount

Pension payments

Only include what you actually pay into your pension yourself. Don't include any payments that have already been taken out of your wages by your employer.

£

Life insurance

£

Mortgage payment protection insurance

This covers your mortgage repayments for a fixed time if you're sick, had an accident or have been made redundant.

£

Buildings and contents insurance

£

Health insurance (medical, accident or dental)

£

Other pension and insurance costs

£

Professional costs**£ Monthly amount****Professional courses**£

These are payments for courses that you must attend to keep your job or profession.

Union fees£ **Professional fees**£ **Other professional costs**£

Include any other compulsory payments you have to make in your job or profession.

Other essential costs**£ Monthly amount****Magistrates' Court or sheriff court fines**£

Add details here, if you, or your partner, have been ordered to pay a Magistrates' Court or sheriff court fine by instalments and have not missed a payment. If payments are being taken from a salary or benefits, **get advice**.

Other essential costs£

Your monthly outgoings – flexible costs

Include all your outgoings. If you live with a partner and you're not dealing with your debts together, get advice before completing this section. Do NOT include any arrears or missed payments in this section. You'll be asked to include them in later sections.

Communications and leisure

£ Monthly amount

Home phone, internet, TV package (including film subscriptions)

£

Mobile phone

£

Include all the mobile phone costs you have to pay for in the household.

Hobbies, leisure or sport (such as socialising, eating out, outings, clubs and leisure courses)

£

Gifts (such as birthdays, festivals, charity donations)

£

Pocket money

£

Newspapers, magazines, stationery and postage

£

Other communication and leisure costs

£

Food and housekeepings

£ Monthly amount

Groceries (including food, pet food, non-alcoholic drinks and cleaning products)

£

Nappies and baby items

£

School meals and meals at work

£

Laundry and dry cleaning

£

Alcohol

£

Smoking products

£

Vet bills and pet insurance

£

House repairs and maintenance

£

Include routine house repairs, repairs to washing machines, maintenance contracts and so on.

Other food and housekeeping costs

£

School costs

£ Monthly amount

School uniform

£

After-school clubs and school trips

£

Other school costs

£

If you have other school costs not already listed, include them here. Don't add the cost of school meals as these are listed under the **Food and housekeeping** section later on.

You now need to list all your debts and sort them into priority and non-priority debts. If you live with a partner and you're dealing with your debts together, also include your partner's debts. Remember to include any joint debts that you've taken out with someone else, even if you don't live with them. You should record the full amount owed for a joint debt. Don't split the balance.

[illegible]

Further support with managing your account

Do you require literature or information about your account in one of these alternative formats?

1st Borrower Large Font ☐ Braille ☐ Audio ☐ N/A ☐

2nd Borrower Large Font ☐ Braille ☐ Audio ☐ N/A ☐

3rd Borrower Large Font ☐ Braille ☐ Audio ☐ N/A ☐

4th Borrower Large Font ☐ Braille ☐ Audio ☐ N/A ☐

Do you require any additional support with managing your account or have your circumstances or needs changed? If you've already made us aware, there is no need to tell us again.

Please describe how we can help you and which account holder this relates to.

Would you like us to contact you to see what further support we can offer you?

1st Borrower Yes ☐ No ☐

2nd Borrower Yes ☐ No ☐

3rd Borrower Yes ☐ No ☐

4th Borrower Yes ☐ No ☐

Please be aware, it may be necessary for us to contact you to clarify the support you've told us you need.

How would you like us to contact you?

1st Borrower Post ☐ Phone ☐

2nd Borrower Post ☐ Phone ☐

3rd Borrower Post ☐ Phone ☐

4th Borrower Post ☐ Phone ☐

Alternatively, if you'd like to contact us please call us on **0345 122 0033**.

Please note, by providing the above information and ticking this box, you consent to us using this information to assist you with the operation of your account. You can withdraw this consent at any time. ☐

We collect and use your personal data, for the purposes of administering the account, complying with our legal obligations and in accordance with our privacy policy which can be found at kentreliance.co.uk/legal/privacy-policy or can be obtained by contacting us.

Declaration

Please sign or type your name(s) in the signature box below to confirm the information is correct and a complete and accurate record of your financial situation.

Signature:

Date: