

Income and expenditure form

Income and expenditure form

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 **support.osb.co.uk/jerseyhomeloans** 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 moneyadviceservice.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.

Your personal and household details

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

You'll need to decide who you're going to include in your budget. If you live with a partner and are dealing with your debts together, you'd usually complete a joint budget. If you're unsure whether to do a sole or joint budget, get further advice.

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 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:

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. If you (or your partner if you're doing a joint budget) are having money deducted from your wages to pay a debt, get advice about completing this section.

	£ 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.	
Total monthly salary and wages	£ <input type="text"/> Box 1

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"/>
Total monthly benefits and tax credits	£ <input type="text"/> Box 2

Pensions

State Pension

£ Monthly amount

£ **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£ **Total monthly pensions** £ Box 3

Other types of income

Maintenance or child support

£ Monthly amount

£ **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.

Total monthly other types of income £ Box 4**Total of ALL monthly income = Boxes 1 + 2 + 3 + 4** £ Box 5

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.

	£ Monthly amount	
Rent Show your full rent payment here. Include any Housing Benefit or Local Housing Allowance you receive in the earlier Your monthly income section.	£ <input type="text"/>	Box 6
Mortgage Include your full mortgage payments here. If you have Support for Mortgage Interest paid directly to your mortgage lender, only include what's left for you to pay on your mortgage.	£ <input type="text"/>	Box 7
Other secured loans Check all your loan agreements to see if they're 'unsecured' or 'secured' on your home. If they're secured loans, treat them as fixed outgoings because lenders can ask the court for possession of your home if you don't pay your monthly instalments.	£ <input type="text"/>	Box 8
Council tax/rates	£ <input type="text"/>	Box 9
Other home and contents	£ Monthly amount	
Ground rent and service charges (factor fees if you live in Scotland)	£ <input type="text"/>	
Mortgage endowment If you have an interest-only mortgage, you may also pay towards a mortgage endowment policy. The policy pays off some, or all, of the money that would still be owed when your mortgage ends.	£ <input type="text"/>	
Appliance and furniture rental Include payments for any goods that you rent, or have bought on hire purchase or conditional sale. This may be for domestic appliances or furniture. Don't include payments for a vehicle as they're included in the Transport and travel section later on.	£ <input type="text"/>	
TV licence	£ <input type="text"/>	
Total monthly other home and contents costs	£ <input type="text"/>	Box 10
	£ Monthly amount	
Gas If you're on a regular payment plan for your gas, include the usual amount you're paying. If not, work out an average of your monthly costs.	£ <input type="text"/>	Box 11
Electricity If you're on a regular payment plan for your electricity, include the usual amount you're paying. If not, work out an average of your monthly costs.	£ <input type="text"/>	Box 12
Other utility costs (such as coal, oil, calor gas) Don't include costs for phones, internet or TV packages in this section. These are included in Communications and leisure later on.	£ <input type="text"/>	Box 13

Water

Water supply

£ Monthly amount

£

Water waste (sewerage)

£

Other water costs

£

Total monthly water costs £ Box 14

Care and health costs

Childcare costs

£ Monthly amount

£

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.

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

£

Total monthly care and health costs £ Box 15

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.

Total monthly transport and travel costs £ Box 16

School costs

School uniform

£ Monthly amount

£

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.

Total monthly school costs £ Box 17

Pensions and insurances

Pension payments

£ Monthly amount

£

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

£

Total monthly pensions and insurances costs £ Box 18

Professional costs

Professional courses

£ Monthly amount

£

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.

Total monthly professional costs £ Box 19

Other essential costs

Magistrates' court or sheriff court fines

£ Monthly amount

£

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

£

Total monthly other essential costs £ Box 20

Total monthly outgoings - fixed costs = Boxes 6 + 7 + 8 + 9 + 10 + 11
+ 12 + 13 + 14 + 15 + 16 + 17 + 18 + 19 + 20 £ Box 21

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

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

£ Monthly amount

£

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

£

Total monthly communications and leisure costs £ Box 22

Food and housekeepings

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

£ Monthly amount

£

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

£

Total monthly food and housekeeping costs £ Box 23

Personal costs

Clothing and footwear

£ Monthly amount

£

The amount you spend will depend on your circumstances. Include any costs for school uniforms in the earlier **School costs** section.

Hairdressing

£

Toiletries

£

Other personal costs

£

Total monthly food and housekeeping costs £ Box 24

Total monthly outgoings - flexible costs = Boxes 22 + 23 + 24 £ Box 25

Your overview

Total of ALL monthly income = Box 5

£ Box 26

Total of ALL monthly outgoings = Boxes 21 + 25

£ Box 27

Amount left over after essential monthly outgoings have been paid = Box 26 - 27

£ Box 28

Debt admin fee (if applicable)

Only include an amount if you're using an agency and they've included a debt admin fee in the Agency information section at the start of the budget. If you're paying a debt admin fee, get advice as you may be able to get a similar service for free.

£ Box 29

Amount left over for your creditors = Box 28 - 29

If you have nothing left over to pay your creditors, or your outgoings are more than your income, get advice. You'll still have options.

£ Box 30

Priority debts

Priority creditor

£ Amount owed

**£ Agreed
monthly payment
(if applicable)**

Example, Birmingham City Council - council tax

400

35

Total payments to priority debts £ Box 31

If you need more space to add debts, you can do this on a separate sheet of paper.

Non-priority debts

Non-priority debts are dealt with last because these creditors have less power to make you pay. Your possessions and essential services are not directly at risk. Examples of non-priority debts include: unsecured loans, credit cards and overdrafts, catalogues and doorstep loans. Water is also a non-priority debt, unless you live in Scotland and it's being collected with your council tax.

If you're unsure whether a debt is a non-priority, get advice. If you have a county court judgment or decree and are behind with payments, get advice. In Northern Ireland county court judgments are collected by the Enforcement of Judgments Office.

If you've already agreed a repayment amount with your non-priority creditor, enter this in the Agreed monthly payment (if applicable) box.

[illegible]

Total amount owed to non-priority debts £ Box 32

Total payments to non-priority debts £ Box 33

If you need more space to add debts, you can do this on a separate sheet of paper.

Priority debts table

Type of debt

Some of the possible actions that creditors could take if you're behind with payments

Mortgage arrears

Repossess your home.

Secured loan and secured overdraft arrears

Repossess your home.

Rent arrears

Evict you from your home.

Council tax arrears (in Scotland this includes any water charges collected with the council tax bill)

Use bailiffs (also known as enforcement agents) or a sheriff officer, or make deductions from your wages or benefits. In England and Wales, imprisonment is sometimes also possible.

Rates arrears (Northern Ireland only)

Petition for your bankruptcy.

Gas or electricity arrears

Cut off your supply.

Magistrates' court fine arrears

Use of bailiffs (also known as enforcement agents), a deduction from your wages or benefits, clamping your vehicle or imprisonment.

Sheriff court fine arrears (Scotland only)

Deductions from some benefits or wages, freezing your bank account, a supervised attendance order, taking your vehicle or imprisonment.

Child maintenance arrears (this will depend on how and by whom your child maintenance was arranged)

Possible action could include the use of bailiffs (also known as enforcement agents), a deduction from your wages or benefits, a deduction from your bank account or court action. In some cases, your driving licence could be taken away or you could be sent to prison.

Benefit overpayments

Deductions from most types of benefits or from your wages and court action.

Tax credit overpayments

Deductions from your wages, ongoing tax credit or Universal Credit awards, through your tax payments or court action. In England and Wales, deductions can also be made directly from your bank account in some cases.

Income tax, National Insurance and VAT arrears

Use of bailiffs (also known as enforcement agents) or bankruptcy. In England and Wales, deductions can also be made directly from your bank account in some cases.

Hire-purchase or conditional-sale arrears

Repossess the goods or get a court order to make you hand them back.

TV licence arrears

Magistrates' court fine or sheriff court fine (see above sections for information about what this can mean).

Please note that bailiffs (also known as enforcement agents) cannot collect debts in Northern Ireland.

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 jerseyhomeloans.co.uk/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:



For customer service and training purposes, calls with Jersey Home Loans may be monitored and/or recorded.

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