



# Swift Income & Expenditure Form

This form is important. It provides us with the details we need to gain an accurate understanding of your current financial circumstances. This will allow us to ensure that any subsequent arrangement is affordable and sustainable. Please therefore complete all areas of the form fully and accurately. If you have any difficulties in completing this form you can either contact us on 01277 359678 or one of the free advice agencies referred to in the enclosed leaflet.

## YOUR DETAILS

Swift Agreement No.		Full-time employment	Part-time employment	Unemployed	Self employed	Retired	Occupation
Name of Customer 1							
Name of Customer 2							

If you need to provide details for more than two customers, please complete an additional Income and Expenditure Form.

Address		Number in the property	Adults	Children under 14 yrs	Children 14+ yrs	Vehicles

Home Tel No.  Mobile Tel No.

Please provide details of the reason for your arrears and/or any ongoing financial difficulties:

## Section 1: Income - (Please state monthly income in appropriate boxes)

Customer 1 – Net Salary/Wages	£	Pension Income	£
Customer 2 – Net Salary/Wages	£	Child Benefit	£
Family Tax Credit	£	Child Maintenance Income	£
Total Benefits Income	£	Rental Income/Lodgers	£
Other (please specify below)	£		
<div style="border: 1px solid black; height: 20px;"></div>			

**Total of all monthly income received (A)** £

Have you contacted your local Job Centre Plus to see if you are entitled to additional assistance or benefits (not included above)? Yes ☐ No ☐

If yes, please provide details:

## Section 2: Priority Debts - (Please state the monthly payment)

1st Mortgage	£	Maintenance or Child Support	£
2nd Mortgage/Secured Loan	£	Ground rent & Service Charge	£
Other Secured Loans	£	Hire Purchase/Car Finance	£
Rent	£	Child Care	£
Court Fines	£	Pension	£
<b>Total of all priority debts (B)</b>	£ <input type="text"/>	Life Assurance	£

If you have a car subject to a finance agreement, please confirm if the car is essential: Yes ☐ No ☐

## Section 3: Essential Expenditure - (Please state the monthly payment)

Building and Contents Insurance	£	Gas/Electric/Other Heating Costs	£
Council Tax	£	Water/Sewage	£
<b>Total (C)</b>	£ <input type="text"/>		

Have you tried to obtain advice from an independent debt or money advisory service? Yes ☐ No ☐

If yes, please provide details:

## Section 4: Housekeeping - (Please state the monthly expenditure)

Food	£	Clothing/Footwear	£
Cleaning/Toiletries	£	Nappies/Baby Items	£
Newspapers	£	Pets (food / insurance)	£
Tobacco/Alcohol	£	Laundry/Dry Cleaning	£
<b>Total (D)</b>	£		

## Section 5: Telephone/Media Costs - (Please state the monthly payment)

Home	£	Mobile	£	Cable/Satellite/Internet	£
<b>Total (E)</b>	£				

## Section 6: Non-Priority - (Please state the TOTAL monthly payments for each category)

<b>Credit cards/store cards</b>	Monthly payments	£	<b>Mail order accounts</b>	Total of monthly payments	£		
No. of accounts		Total balance outstanding	£	No. of accounts		Total balance outstanding	£
<b>Unsecured Loans</b>	Total of monthly payments	£	<b>Total of all monthly payments (F)</b>				£
No. of accounts		Total balance outstanding	£				

Have you contacted any of the above to discuss reducing the payments you make to them? Yes ☐ No ☐

If yes, please provide details:

## Section 7: Travel Costs - (Please state the monthly expenditure)

Travel – Public Transport	£	MOT/Service	£
Car Insurance/Tax	£	Breakdown Cover	£
Fuel	£	Parking/Tolls	£
<b>Total (G)</b>	£		

## Section 8: Other Expenditure - (Please state the monthly amount)

Health (prescriptions, dentist)	£	Pocket Money/School Trips	£
TV Licence	£	Lottery/Pool	£
Electrical rental	£	Leisure/Hobbies/Gym etc.	£
House maintenance/repair	£	Gifts/Xmas Club/Birthdays	£
Hairdressing	£	Education/Training	£
School meals	£	If self-employed, Income Tax and National Insurance	£
<b>Total (H)</b>	£		

## Section 9: Declaration

I/We agree that this statement is a complete, true and accurate description of my/our current financial circumstances, and I/We agree for Swift to obtain any information on any other loan secured on our property.

Signature/s

Date:

When you have completed all of the required information, please return the signed and dated form to us.