

# Assessment of Income and Expenditure

This is an income and expenditure form. It needs to be completed and returned to us within 14 days so that we can assess your circumstances and see what support may be available to you. It is in your best interest to ensure that you provide complete and accurate information to allow us to provide you the most relevant and correct support.

## Expenditure

The expenditure section of this form is split in to two areas, the first deals with priority outgoings such as household expenditure and secured debts. The second section deals with non-priority debts such as loans, hire purchase agreements, credit cards, store cards, and catalogue debts.

When completing this budget form, all non-secured debts should be included (we may carry out an Equifax search to ensure that all debts are declared) and where possible you should also provide current and accurate monthly payments. It is important to remember your mortgage should take priority over any other unsecured debts that you may have. We would always advise that you review your expenditure on any unsecured debts before looking at making any changes to your mortgage.

Some areas on the form may be hard to put a value on as they change from month to month (for example, the “Monthly Household expenditure” section which includes monthly spends on fuel & parking, pet costs, etc.). We would suggest that you take an average of your previous three months spends to get an idea of a realistic figure for these areas. Don't forget to include day to day trips to the local corner shop as well as your weekly supermarket shop.

We would also suggest that you use completing this form as an opportunity to review your general expenditure on items such as television subscriptions and mobile phone packages and make reductions where possible.

Seeking independent debt advice to help with your unsecured debts may be of assistance at this time. We can refer you to free, impartial debt advice at a time to suit you via Money Helper. If you would like to take advantage of this, please contact a member of the team on the telephone number below.

## Household Composition

All households are different and therefore will have different needs. It is therefore important that you provide full details of everyone resident in your home including the ages of any dependent children.

## Contact Details

It is important that we have your most up to date contact details in our records so that we may contact you to discuss your completed income and expenditure form. You should also advise us if there is a particular method of contact you prefer or if there is a particularly best time to contact you. Please remember we are not able to provide personal details via email.

If you have any questions or if you are unsure about completing any aspect of this income and expenditure form, you should contact the Financial Support team on 01325 741060 or by email on [financialsupport@darlington.co.uk](mailto:financialsupport@darlington.co.uk)

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Your home may be repossessed if you do not keep up repayments on your mortgage.

# Assessment of Income and Expenditure

## Your details

Your Mortgage account number

Reason for payment difficulties

## Customer 1

Name

Correspondence address (if different from property)

Email

Home telephone

Mobile telephone

Work telephone

Best contact number

Best contact time

## Customer 2

Name

Correspondence address (if different from property)

Email

Home telephone

Mobile telephone

Work telephone

Best contact number

Best contact time

How many adults live at the property?

How many children live at the property?

Ages?

How many pets are at the property?

How many motor vehicles are at the property?

Balance of total savings

£

If you are currently receiving debit advice from any 3rd party organisations, please let us know:

Name of advice provider

Reference number

If you would like to give authority for any 3rd parties to discuss your mortgage account with the Society, please give us details below:

Name of the 3rd Party

Relationship to you

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**Darlington**  
Building Society

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# Assessment of Income and Expenditure

## Your income

### Customer 1 employment details

Are you employed, self-employed, retired or unemployed?

*If you are employed / self employed please confirm the following:*

Company / employers name

What industry do you work in (retail, finance, manufacturing etc.)?

### Customer 2 employment details

Are you employed, self-employed, retired or unemployed?

*If you are employed / self employed please confirm the following:*

Company / employers name

What industry do you work in (retail, finance, manufacturing etc.)?

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## Monthly income streams

Employed take home pay	<input type="text" value="£"/>
Self-employed monthly income	<input type="text" value="£"/>
Bonus / commission / overtime	<input type="text" value="£"/>
Pension income/pension credits	<input type="text" value="£"/>
Universal Credit	<input type="text" value="£"/>
Jobseeker's Allowance	<input type="text" value="£"/>
Income Support	<input type="text" value="£"/>
Working Tax Credits	<input type="text" value="£"/>
Child Tax Credits	<input type="text" value="£"/>
Child Benefit	<input type="text" value="£"/>
Statutory sick pay	<input type="text" value="£"/>
Disability benefits / PIP	<input type="text" value="£"/>
Carer's Allowance	<input type="text" value="£"/>
Maintenance / child support	<input type="text" value="£"/>
Buy to let rental income	<input type="text" value="£"/>
Adult children contribution	<input type="text" value="£"/>
Other resident contribution	<input type="text" value="£"/>

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Child Tax Credits	<input type="text" value="£"/>
Child Benefit	<input type="text" value="£"/>
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Disability benefits / PIP	<input type="text" value="£"/>
Carer's Allowance	<input type="text" value="£"/>
Maintenance / child support	<input type="text" value="£"/>
Buy to let rental income	<input type="text" value="£"/>
Adult children contribution	<input type="text" value="£"/>
Other resident contribution	<input type="text" value="£"/>

If your home has any other income, please specify below:

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# Assessment of Income and Expenditure

## Priority expenditure

	Monthly cost	Arrears level (if applicable)
Residential mortgage	£ <input type="text"/>	£ <input type="text"/>
Residential secured loans	£ <input type="text"/>	£ <input type="text"/>
Mortgage endowment	£ <input type="text"/>	£ <input type="text"/>
Buy to let mortgages	£ <input type="text"/>	£ <input type="text"/>
Council Tax	£ <input type="text"/>	£ <input type="text"/>
Ground rent / service charges	£ <input type="text"/>	£ <input type="text"/>
Child maintenance / CSA	£ <input type="text"/>	£ <input type="text"/>
HMRC (tax debts)	£ <input type="text"/>	£ <input type="text"/>
Court fines	£ <input type="text"/>	£ <input type="text"/>
Building and contents insurance	£ <input type="text"/>	£ <input type="text"/>
Life insurance / pension	£ <input type="text"/>	£ <input type="text"/>
Gas	£ <input type="text"/>	£ <input type="text"/>
Electricity	£ <input type="text"/>	£ <input type="text"/>
Water rates	£ <input type="text"/>	£ <input type="text"/>
Other domestic fuel (coal, oil, calor gas)	£ <input type="text"/>	£ <input type="text"/>
Disability related care and mobility costs	£ <input type="text"/>	£ <input type="text"/>
TV Licence	£ <input type="text"/>	£ <input type="text"/>
Hire purchase / conditional sale (vehicle)	£ <input type="text"/>	£ <input type="text"/>

Have any of the above service providers indicated that they are considering legal action regarding your level of debt?

Yes  No

If 'YES' please give the details below. At this point please only think about the above providers and do not include details of any unsecured creditors. Unsecured creditors will be considered in a future section of this form.

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# Assessment of Income and Expenditure

## Your expenditure

### Monthly household expenditure

Food, toiletries and cleaning	<input type="text" value="£"/>	Newspapers magazines	<input type="text" value="£"/>
Cigarettes / tobacco	<input type="text" value="£"/>	Church / charity	<input type="text" value="£"/>
Alcohol	<input type="text" value="£"/>	Medical / accident insurance	<input type="text" value="£"/>
Clothing and footwear	<input type="text" value="£"/>	Childcare	<input type="text" value="£"/>
School meals / meals at work	<input type="text" value="£"/>	Fares and travel	<input type="text" value="£"/>
School trips / activities	<input type="text" value="£"/>	Professional fees	<input type="text" value="£"/>
Sports, hobbies and entertainment	<input type="text" value="£"/>	Union fees	<input type="text" value="£"/>
Savings / emergencies	<input type="text" value="£"/>	School / university fees	<input type="text" value="£"/>
Dentist / opticians	<input type="text" value="£"/>	Family loan repayments	<input type="text" value="£"/>
Medicines / prescriptions	<input type="text" value="£"/>	Gifts (e.g. birthdays, festivals)	<input type="text" value="£"/>
Car insurance road tax	<input type="text" value="£"/>	Monthly bank account fee	<input type="text" value="£"/>
Fuel and parking	<input type="text" value="£"/>	Monthly subscriptions	<input type="text" value="£"/>
Car servicing / MOT	<input type="text" value="£"/>		
Breakdown cover	<input type="text" value="£"/>		
Toll road charges	<input type="text" value="£"/>		
Satellite / cable TV	<input type="text" value="£"/>		
Home telephone / internet	<input type="text" value="£"/>		
Mobile phones	<input type="text" value="£"/>		
Pet costs (including insurance)	<input type="text" value="£"/>		
Hairdressing	<input type="text" value="£"/>		
Childs pocket money	<input type="text" value="£"/>		
Household repairs and servicing	<input type="text" value="£"/>		
Laundry / dry cleaning	<input type="text" value="£"/>		

Any other household costs please detail below.  
Please do not include any unsecured debts at this stage, this will be covered in the next section.

<input type="text"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>

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# Assessment of Income and Expenditure

## Unsecured debt

### Debt plans

	Provider	Current balance	Monthly payment
IVA / bankruptcy	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Debt management plan	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

### Personal loans

Creditor / provider	Current balance	Monthly payment
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

### Payday loans

Creditor / provider	Current balance	Monthly payment
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

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## Unsecured debt

### Overdraft

Creditor / provider	Current balance	Monthly payment
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

### Credit / store cards

Creditor / provider	Current balance	Monthly payment
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

### Catalogues / mail order

Creditor / provider	Current balance	Monthly payment
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

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