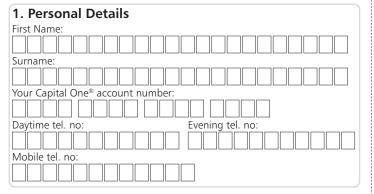
## **Income & Expenditure Form**

PLEASE COMPLETE IN BLOCK CAPITALS WITH A BLACK BALL POINT PEN



2. Household Information		
About your household		
Number of people in your household		
Number of dependants		
Age of each dependant		
Number of cars		
Your household income	Date received	£s per month
Your basic salary		£
Your income from other jobs		£
Your work related bonus/commission or overtime		£
Your partner's basic salary		£
Complete below for both you and your	partner's inco	me combined
Pension		£
Child benefit		£
Housing benefit		£
Income support		£
Tax credits		£
Job Seeker's Allowance		£
Disability benefits		£
Child maintenance		£
Income from non-dependants or other property		£
Any other income		£
Add up the £s per month column and put the	ne total in Box A	below
Total monthly income	Box A	£

3. Your Major Outgoings			
	No. of months in arrears (if any)	Current monthly payment in £s	
Rent/board/mortgage	months	£	
Second mortgage/secured loan	months	£	
Endowment policy	months	£	
Service charge/ground rent	months	£	
Council tax	months	£	
Water	months	£	

Electricity	months	£
Gas	months	£
Other utilities	months	£
Child maintenance paid by you	months	£
Court fines	months	£
TV licence	months	£
Life assurance/pensions	months	£
Buildings and contents insurance	months	£
Other (please specify below)		
	months	£

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Add up the £s per month column and put the total in Box B below

Box B

£

Total major outgoings each month

4. Other Household Outgoings		
Telephone	£s per month	
Home phone, mobile and other	£	
Travel and vehicles		
Public transport	£	
Car insurance	£	
Road Tax	£	
Fuel	f	
Car maintenance including MOTs and breakdown recovery	f	
Parking or road tolls	f	
Other	f	
Housekeeping		
Food and milk	f	
Cleaning and toiletries	£	
Newspapers and magazines	£	
Tobacco and alcohol	£	
Laundry and dry cleaning	£	
Clothing and footwear	£	
Pet food	£	
Other	£	
Other outgoings		
Health – dentist, glasses, prescriptions, health insurance	£	
Repairs/home maintenance	£	
Hairdressing	£	
TV, video and other appliance rental	£	
School meals and meals for work	£	
Pocket money and school trips	£	
Lottery and football pools	£	
Hobbies and leisure – pub, outings, gym, etc.	£	
Gifts – Christmas, charity etc.	£	
Vet bills and pet insurance	£	
Other – e.g. postage	£	
Add up the £s per month column and put the total in Box C below		
Total other outgoings each month Box C	£	

5. Your Financial Summary Total monthly income from Box A A f Total major outgoings each month from Box B B f C f Other outgoings each month from Box C Total income available to pay any other debts each month Box A minus Box B minus Box C = Box D £

#### 6. Other Debts – Proposed Payments

IMPORTANT To work out your Proposed Monthly Payment for each creditor you must read explanation 6 on reverse and follow this calculation for each creditor

Creditor (company you owe)	Balance	Proposed payment per month
Capital One	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£
Add up the balance column an	d put the total in	Box E below

7. Your Payment To Capital One Per Month		
You may wish to pay this through multiple payments each month, i.e. wee as long as you pay by your agreed date.	kly,	
The amount you are going to pay to Capital One per month from the proposed payment column in Section 6.	£	
Which date in the month would you like to pay by? (e.g. 16th)		

#### 8. Your Signature

By signing this form you are confirming that the information provided is true and accurate. Any information included in the Personal Details section of this form may be used to update your account information.

Signature

Date

Don't forget, you need to supply photocopies of your proof of income and outgoings. See the front of this form for details.

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## Help on how to fill in your **Income & Expenditure Form**

### 6. Other Debts – Proposed Payments

You now need to work out how much you can pay to Capital One, bearing in mind how much of your available monthly income you have to use to pay any other debts.

- 1. Take Box D (total income available to pay any other debts each month) and divide by Box E (total owed in other debts)
- 2. Multiply this number by the amount you owe to each company. This is your proposed payment – the fs per month to pay to each creditor

5. Your Financial Summary

Box A minus Box B minus Box C =

hing catalogue

ther Debts – Proposed Payments

from Box B

Box E £ 1500

available to pay any other debts each month

Here is an example of how to work out your proposed payment to Capital One:

Divide Box D (£250)	6. Other Debts
by Box E (£1,500) and multiply by the balance	Including catalogues, Creditor (company yo Capital One Per (gnal bran
for Capital One ( $\pm 750$ ) $\pm 250 \div \pm 1.500 \times 750 =$	Personal loan Clothing cat

£125 to pay each month.

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Repeat this calculation for Total owed in other debts the rest of your creditors.

## 8. Important – Your Signature

Please make sure you sign and date your Income and Expenditure Form in the boxes provided.

## Have you...?

- Read and understood the brochure enclosed
- Sections 1-4: Entered all the required information

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- Section 5: Completed your Financial Summary and worked out income available to pay any other debt
- Section 6: Completed your list of Other Debts and worked out your Proposed Payment to each creditor using the example calculation provided overleaf
- Section 7: Confirmed your proposed payment to Capital One and date of payments
- Section 8: Signed and dated your Income and Expenditure form
- Photocopied all the necessary supporting documentation

If you do not complete all of the tasks above, your form cannot be processed. This will delay the start of your plan.

## Need any help?

If you are not sure how to fill in your Income and Expenditure Form, or you get stuck at any part, please call us on **0800 952 4914** from Monday to Friday 9am-7pm, where we will be happy to help.

If there is anything missing from your pack or you lose anything, please call us on **0800 952 4966** from Monday to Friday 9am-7pm.

Calls may be recorded/monitored for training purposes. ® A registered mark of Capital One, Capital One (Europe) plc: Registered Office Trent House, Station Street, Nottingham, NG2 3HX. Registered in England and Wales Company Number 3879023. VAT Registration Number 690 6861 01.

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## **Capital** One<sup>\*</sup>

# Your Income & **Expenditure Form**

#### Complete this form to tell us more about your income and outgoings.

Just follow the simple steps and fill in each section.

Please make copies of the following documents and send them with your form:

- If you are receiving benefits we need a recent letter that confirms the type of benefit, the amount you receive and how often you receive them. We also need bank statements that show your income and general expenses for at least thirty days of the last three months
- If you are employed we need a wage slip dated from the last three months and bank statements that show your income and general expenses for at least thirty days of the last three months
- If you are self-employed we need either your complete bank statements from the last three months

bank statements that show your income and general expenses for at least thirty days of the last three months and a copy of your income tax return, showing receipt of your income

If you do not supply copies of your proof of income your form cannot be processed, which will delay the start of your plan.

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