## Income \& Expenditure Form

PLEASE COMPLETE IN BLOCK CAPITALS WITH A BLACK BALL POINT PEN

## 1. Personal Details

## First Name

$\square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square$ Surname:
$\square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square$ Your Capital One ${ }^{\circledR}$ account number:
$\square \square \square \square \square \square \square \square \square \square \square \square \square \square \square \square$ Daytime tel. no: $\square \square \square \square \square \square$ Evening tel. no $\square \square \square \square$
$\square \square \square \square \square \square \square \square \square \square \square \square$

| 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 | fs per month |  |
| Your basic salary |  | f |  |
| 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 income combined |  |  |  |
| Pension |  | f |  |
| Child benefit |  | f |  |
| Housing benefit |  | £ |  |
| Income support |  | £ |  |
| Tax credits |  | £ |  |
| Job Seeker's Allowance |  | f |  |
| Disability benefits |  | £ |  |
| Child maintenance |  | £ |  |
| Income from non-dependants or other property |  | £ |  |
| Any other income |  | £ |  |
| Add up the fs per month column and put the total in Box A below |  |  |  |
| Total monthly income | Box A | f |  |


| 3. Your Major Outgoings |  |  |
| :--- | ---: | :--- |
|  | No. of months <br> in arrears (if any) <br> months | Current monthly <br> payment in $£ 5$ |
| Rent/board/mortgage | months | $£$ |
| Second mortgage/secured loan | months | $£$ |
| Endowment policy | months | $£$ |
| Service charge/ground rent | months | $£$ |
| Council tax | months | $£$ |
| Water |  |  |


| Electricity | months | f |
| :---: | :---: | :---: |
| Gas | months | f |
| Other utilities | months | f |
| Child maintenance paid by you | months | f |
| Court fines | months | f |
| TV licence | months | f |
| Life assurance/pensions | months | f |
| Buildings and contents insurance | months | f |
| Other (please specify below) |  |  |
|  | months | f |
| Add up the fs per month column and put the total in Box B below |  |  |
| Total major outgoings each month | Box B | f |
| 4. Other Household Outgoings |  |  |
| Telephone |  | fs per month |
| Home phone, mobile and other |  | f |
| Travel and vehicles |  |  |
| Public transport |  | f |
| Car insurance |  | f |
| Road Tax |  | £ |
| Fuel |  | £ |
| Car maintenance including MOTs and break | wn recovery | £ |
| Parking or road tolls |  | f |
| Other |  | f |
| Housekeeping |  |  |
| Food and milk |  | f |
| Cleaning and toiletries |  | f |
| Newspapers and magazines |  | £ |
| Tobacco and alcohol |  | f |
| Laundry and dry cleaning |  | f |
| Clothing and footwear |  | f |
| Pet food |  | £ |
| Other |  | f |
| Other outgoings |  |  |
| Health - dentist, glasses, prescriptions, hea | insurance | f |
| Repairs/home maintenance |  | £ |
| Hairdressing |  | f |
| TV, video and other appliance rental |  | f |
| School meals and meals for work |  | f |
| Pocket money and school trips |  | f |
| Lottery and football pools |  | f |
| Hobbies and leisure - pub, outings, gym, etc. |  | f |
| Gifts - Christmas, charity etc. |  | f |
| Vet bills and pet insurance |  | £ |
| Other - e.g. postage |  | f |
| 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 |  | f |
| Total major outgoings each month | from Box B |  | f |
| Other outgoings each month | from Box C | C | f |
| Total income available to pay any other debts each month |  |  |  |
| Box A minus Box B minus Box C | Box D |  | f |
| 6. Other Debts - Proposed Payments <br> 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 |  |  |  |
| Including catalogues, credit cards, personal loans and store cards |  |  |  |
| Creditor (company you owe) | Balance | Proposed payment per month |  |
| Capital One | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ | £ |  |
|  | £ £ |  |  |
| Add up the balance column and put the total in Box E below |  |  |  |
| Total owed in other debts | Bo |  | f |

## 7. Your Payment To Capital One Per Month <br> You may wish to pay this through multiple payments each month, i.e. weekly, as long as you pay by your agreed date. <br> 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.

## 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 $£ s$ per month to pay to each creditor

Here is an example of how to work out your proposed payment to Capital One:
Divide Box D (£250) by Box $E(£ 1,500)$ and multiply by the balance for Capital One (£750)
£250 $\div £ 1,500 \times 750=$ £125 to pay each month Repeat this calculation for

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 enclosedSections 1-4: Entered all the required informationSection 5: Completed your Financial Summary and worked out income available to pay any other debtSection 6: Completed your list of Other Debts and worked out your Proposed Payment to each creditor using the example calculation provided overleafSection 7: Confirmed your proposed payment to Capital One and date of payments
$\square$ Section 8: Signed and dated your Income and Expenditure form
$\square$ 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 08009524914 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 08009524966 from Monday to Friday 9am-7pm.

## Calls may be recorded/monitored for training purposes.

${ }^{\circledR}$ 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 690686101

## 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
or
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.

