

Financial Support - Income and Expenditure Form

We'd like to help you with your finances. Please complete all sections of the below form so that we have a full understanding of your financial position. This will help us to provide you with the best support.

Before you start

For joint mortgages (and those with more than 2 people), include combined income and expenditure in the relevant sections.

If you have a partner / adult occupant(s) living in the property not named on the mortgage, include any income they contribute to the household in the sections specified, and any expenditure paid for from the household finances.

Where income fluctuates regularly, record the lowest amount. Where expenditure fluctuates, record the highest amount.

To help you complete the form, please have the following documents to hand:

- Pay slips / self-employed accounts
- Statements for any pensions / benefits you receive
- Bank statements
- Credit card statements
- Receipts for purchases you usually pay cash for

Calculating Monthly Figures

Your income and expenditure need to be recorded as either weekly **or** monthly amounts. If any of your figures are not weekly or monthly, please review the table below to help you calculate required values:

| Payment Frequency | Calculation |
|-------------------|--|
| Fortnightly | Divide payment by 2 and input into the weekly field |
| Four-weekly | Divide payment by 4 and input into the weekly field |
| Quarterly | Divide payment by 12 and input into the weekly field |
| Annually | Divide payment by 52 and input into the weekly field |

Form Completion Guide

The form includes guidance on how to complete each section. The list of examples shown is not exhaustive, however helps to provide understanding of the types of costs which need to be included in the relevant sections.

Where you have arrears for any committed expenditure, please ensure you record the arrears balance and your agreed monthly arrears payment in the fields indicated, and do not include these payments in the regular weekly / monthly payment boxes.

It's important that the figures you provide are accurate and that all income and expenditure is recorded. This will help to ensure that the help we provide will be suitable for your financial circumstances.

Contacting us

Should you have any questions or need any support with completing the form, please contact us via the below:
For **Co-operative Bank** mortgages, call **08000 288 288***

Income & Expenditure Form

| | |
|--|--|
| Mortgage Account Number | |
| Number in Household | |
| Number of Children (under 16) in Household | |
| Number of Children (under 18) in Household | |
| Other Dependants | |
| Number of Vehicles in household | |
| House Tenure | |
| Employment | |
| Partner employment | |

Current Income – Record Weekly or Monthly Amounts

| Description | Weekly (£) | Monthly (£) |
|--------------------------|------------|-------------|
| Earnings | | |
| Benefits and tax credits | | |
| Pensions | | |
| Other income | | |

| Overview | |
|--|--------------|
| Description | Balances (£) |
| Monthly contribution to savings | |
| Monthly payment paid toward a Debt Management Plan (If applicable) | |

| Monthly Outgoings – Fixed Costs | | | | |
|--|--------------------|---------------------|---------------------|-----------------------------|
| Description | Weekly Payment (£) | Monthly Payment (£) | Arrears Balance (£) | Monthly Arrears Payment (£) |
| Rent | | | | |
| Mortgage | | | | |
| Other secured loans | | | | |
| Council tax rates | | | | |
| Other home and contents | | | | |
| Gas | | | | |
| Electricity | | | | |
| Other Utility costs (coal, oil, calor gas) | | | | |
| Water | | | | |
| Care and Healthcare | | | | |
| Transport and Travel | | | | |
| School costs | | | | |
| Pensions and Insurances | | | | |
| Professional costs | | | | |
| Other essential costs | | | | |
| Sub total | | | | |

Supporting Information

Please see below guidance on how to complete each section. The list of examples shown is not exhaustive, however helps to provide understanding of the types of costs which need to be included in the relevant sections.

| Description of Fixed Costs | Guidance | Examples |
|----------------------------|--|---|
| Rent | The contracted monthly rent payment | |
| Mortgage | The contracted monthly mortgage payment. | |
| Other secured loans | Payments for any additional loans secured against your mortgaged property. | |
| Council Tax / Rates | If paid over 10 months, input this monthly payment. | |
| Other home and contents | Payments related to the ownership, rent or share of any other property. | |
| Gas | Payment made for household utilities. If payments are not fixed / monthly, use the guide at the top of the document to help calculate these payments. | • Gas |
| Electricity | | • Electricity |
| Other Utility | | • Alternative fuel (e.g. oil, coal, calor gas) |
| Water | | • Water |
| Care and Healthcare | The regular amount paid towards healthcare related items. If any payments are not fixed, use the highest amount. | <ul style="list-style-type: none"> • Dental • Optical • Prescriptions Private healthcare |
| Transport and Travel | <p>Travel expenses related to both travelling to work and social usage. If any payments are not fixed, use the highest amount.</p> <p>Costs relating to the upkeep of household vehicle(s) paid for through the household finances. If any payments are not fixed, use the highest amount.</p> | <ul style="list-style-type: none"> • Fuel • Parking • Public transport / taxis • Vehicle tax • MOT • Servicing • Valeting • Consumables (e.g. tires) |
| School costs | <p>Regular spending on children, including anything school related (but not including child clothing / footwear). If costs fluctuate between term-time and school holidays, include the higher amount.</p> <p>Fixed / agreed payments made to an ex-partner(s) for child support, along with any regular payment for the care of children.</p> | <ul style="list-style-type: none"> • School meals • School trips / activities • Pocket money • Recreational activities (e.g. sports clubs, instrument lessons) • Child Maintenance payments • Child Support Agency payments • Childcare / School clubs |

| | | |
|-------------------------------|--|--|
| <p>Pension and Insurances</p> | <p>For interest only mortgages, record the monthly amount contributed to any repayment vehicle(s) intended to be used to repay the interest only borrowing. Combined monthly payments for all insurance policies you have in force, including those for home, family and vehicle. Contribution(s) to pensions that are not linked to salary / deducted from source by an employer.</p> | <ul style="list-style-type: none"> • Savings • Investments • Endowments • Life cover • Mortgage / income protection • Vehicle insurance • Breakdown cover • Buildings and contents insurance • Appliance cover • Pet insurance • Travel insurance • Personal item cover (e.g. phone) • Additional Voluntary Contributions (AVCs) • Personal / private pensions plans |
| <p>Professional costs</p> | <p>Payments made to professionals in exchange for their specialist services. If payments are not fixed / monthly, use the guide at the top of the document to help calculate these payments.</p> | <ul style="list-style-type: none"> • Legal costs (e.g. solicitors, lawyers, etc.) • Accountants • Consultants |
| <p>Other essential costs</p> | <p>This section for any expenses that have not already been covered. Review all statement(s) and record any additional expenditure which have not already been included.</p> | |

| Description of Flexible Costs | Guidance | Examples |
|-------------------------------|--|--|
| Communications and leisure | <p>The combined cost of any packages relating to in-home television, phone and internet along with any mobile contracts paid for through the household finances.</p> <p>The amount regularly spent on social and entertainment for the household, paid for through the household finances. If any payments are not fixed, use the highest amount.</p> | <ul style="list-style-type: none"> • TV License • TV package(s) • Streaming services (e.g. Netflix) • Broadband • Mobile Phone(s) • Restaurant / café spending • Cinema / theatre tips • Socialising • Hobbies / sports / season tickets • Lottery • Subscriptions • Alcohol |
| Food and Housekeeping | <p>The amount spent on all housekeeping and food, including all spending at supermarkets, convenience stores, discount shops and specialist food retailers (e.g. butchers).</p> | <ul style="list-style-type: none"> • Food • Toiletries • Cleaning Products • Baby items • Pet food • Meals at work |
| Personal costs | <p>For smokers in the household, record the amount regularly spent on any smoking related products, paid for through the household finances.</p> <p>Regular spending on hairdressing for the household, paid for through the household finances.</p> <p>Regular spending on clothing and footwear for the household, including school uniforms and work attire, paid for through the household finances.</p> | <ul style="list-style-type: none"> • Cigarettes • Tobacco • Vaping products • Leisure clothing • School uniforms • Work clothing • Sports clothing • Footwear |

Please call 03457 212 212* (8am to 8pm, 7 days a week) if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., 1 Balloon Street, Manchester M4 4BE. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility.

*Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 02/2024.