

INCOME & EXPENDITURE FORM



Your mortgage is a priority debt and your home may be at risk if you do not keep up repayments on your mortgage. Prioritising other debts may increase the risk to your home.

The Society is committed to working with you in order to achieve a positive outcome. We strongly recommend that you:

- Seek Financial Advice
- Speak to the Department of Work and Pensions
- Discuss your circumstances with us and any other creditors

You may be able to increase your income or reduce your outgoings, significantly improving your situation. The Society will work with you at every stage. Repossession is not inevitable.

DECLARATION

I have personally provided the information given on this form and confirm, to the best of my knowledge, it is correct.

Signed borrower 1: Date: DD / MM / YYYY

Signed borrower 2: Date: DD / MM / YYYY

CONTACT DETAILS

Borrower 1 name: Borrower 2 name:

Preferred telephone number: Preferred telephone number:

Other telephone number: Other telephone number:

Email: Email:

EMPLOYMENT DETAILS

Job title: Job title:

Name of employer: Name of employer:

Address of employer: Address of employer:

Postcode: Postcode:

Commencement of employment: DD / MM / YYYY Commencement of employment: DD / MM / YYYY

SAVINGS & OTHER INCOME

Do you have any savings / investments / insurance? YES NO

Do you own other property? YES NO

Do you have any other business interests? YES NO

Do you receive any other type of income? YES NO

FINANCIAL ADVICE & SUPPORT

Have you sought financial advice? YES NO

Have you made a claim for support for mortgage interest? YES NO

Have you made a claim for any other financial support? YES NO

Have you spoken with any other creditors? YES NO

PROPERTY DETAILS

Total number of people living in the property:

Number of adults living in the property:

Number of dependents living in the property:

Number of people employed in the property:

OTHER INFORMATION

MONTHLY EXPENDITURE

HOUSEHOLD BILLS

Council tax	£
Mortgage	£
Rent	£
Second mortgage / secured loan	£
Electricity & gas	£
Water	£
Buildings & contents insurance	£
Ground rent & service charges	£
Property maintenance & repairs	£
Mortgage endowment / life insurance / pension	£
TOTAL	£

LIVING COSTS

Food costs	£
Prescription & health	£
Housekeeping	£
Meals at work & snacks	£
Going out & take-aways	£
Hair	£
Gym membership / sports & leisure	£
Alcohol & cigarettes	£
TOTAL	£

TV, INTERNET & PHONES

TV licence	£
Mobile phone	£
Home phone	£
Internet	£
Subscription TV	£
TOTAL	£

FAMILY

Childcare	£
School meals	£
Maintenance payments	£
Pets	£
TOTAL	£

TRAVEL

Public transport	£
Vehicle tax & MOT	£
Insurance	£
Fuel	£
Maintenance	£
Finance	£
TOTAL	£

EXISTING ARREARS

Service Provider	Arrears Balance	Have You Contacted Them?	Agreed Arrangement Payment
	£	YES <input type="checkbox"/> NO <input type="checkbox"/>	£
	£	YES <input type="checkbox"/> NO <input type="checkbox"/>	£
	£	YES <input type="checkbox"/> NO <input type="checkbox"/>	£
	£	YES <input type="checkbox"/> NO <input type="checkbox"/>	£
TOTAL	£		£

UNSECURED / NON-PRIORITY DEBTS

Creditor	Balance	Monthly Payment	Existing Arrears	Have You Contacted Them?	Concession Payment
	£	£	£	YES <input type="checkbox"/> NO <input type="checkbox"/>	£
	£	£	£	YES <input type="checkbox"/> NO <input type="checkbox"/>	£
	£	£	£	YES <input type="checkbox"/> NO <input type="checkbox"/>	£
	£	£	£	YES <input type="checkbox"/> NO <input type="checkbox"/>	£
TOTAL	£	£	£		£

TOTAL MONTHLY OUTGOINGS: £

MONTHLY INCOME

Borrower 1		Borrower 2	
Salary (after tax)	£	Salary (after tax)	£
Tax credit	£	Tax credit	£
Child benefit	£	Child benefit	£
Jobseeker's allowance	£	Jobseeker's allowance	£
Income support or pension credit	£	Income support or pension credit	£
Pension	£	Pension	£
Incapacity benefit	£	Incapacity benefit	£
Maintenance	£	Maintenance	£
None-dependents' contributions	£	None-dependents' contributions	£
Other 1 (please specify)	£	Other 1 (please specify)	£
Other 2 (please specify)	£	Other 2 (please specify)	£
Other 3 (please specify)	£	Other 3 (please specify)	£
TOTAL	£	TOTAL	£

TOTALS

Total monthly income	£
Total monthly outgoings	£
Surplus / shortfall	£

Do you expect any changes to your income or expenditure in the foreseeable future? If so, how will this affect your overall financial position:

Proposals for repayment of the outstanding mortgage arrears:

Manchester Building Society, 125 Portland Street, Manchester M1 4QD Tel: 0161 923 8025 Fax: 0161 923 8951 Email: arrears@themanchester.co.uk

Manchester Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 206048.
Head office: 125 Portland Street, Manchester M1 4QD. Member of the Building Societies Association, UK Finance and covered by the Financial Services Compensation Scheme.
Registered in the Mutuals Public Register, Register number 356 B. Manchester Building Society record and monitor telephone calls for training, quality control and regulatory purposes.

www.themanchester.co.uk