

# INCOME AND EXPENDITURE FORM



## Guidelines for completing this form

**Please try to complete this form as accurately as possible. It may be useful to collect the following information before you start completing this form.**

The following items may help you:

- Bank statements
- Pay Slips
- Utility bills
- Mortgage and credit card statements
- Benefit entitlement information
- Sky/cable/broadband subscription details
- Insurance policies

We will use the information you provide to help us assess your current financial position and agree an affordable repayment plan for your outstanding debt.

If you provide incomplete or false information, Phoenix reserves the right to decline your payment arrangement request and ask you to pay your debt in full.

If you would like some help completing this form, please contact a member of our team on **0333 323 0333**. If you would like independent advice or assistance you can contact one of the debt advice organisations listed on the last page of this form.

## Your contact details

Full Name:		Mobile Telephone:	
Address:		Home Telephone:	
		Work Telephone:	
Postcode:		Email Address:	

## Reference details *(you can find these on any letters you have received from us about this debt)*

Phoenix Reference No:		Client Reference No:	
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## Employment details

Company Name:		Telephone:	
Address:		Payroll No:	
		National Insurance No:	

## Your monthly income

**Note:** If you receive income on a non-monthly basis, such as weekly or fortnightly, you should calculate its monthly equivalent. For example, if you get paid every week, multiply the amount by 52 and divide it by 12 to get your monthly amount.

Salary or Wages:	Monthly Amount:	Benefits or Tax Credits:	Monthly Amount:
Your main salary or wages (after tax, NI, pension)	£	Jobseeker's Allowance:	£
Your partner's salary or wages:	£	Income Support:	£
Other paid income (eg bonus or overtime if it is regular)	£	Child Benefit:	£
<b>Other income:</b>		Housing Benefit:	£
Pension:	£	Personal Independence Payment:	£
Boarders, lodgers or other contributions:	£	Employment Support Allowance:	£
Maintenance or child support:	£	Disability Living Allowance:	£
Other income: Please state _____	£	Universal Credit:	£
		Child Tax Credit:	£
		Working Tax Credit:	£
		Other benefits: (state _____)	£
<b>Total monthly income:</b>			£

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## Your monthly expenses

**Note:** If you pay some of these expenses on a non-monthly basis, such as weekly or fortnightly, you should calculate the monthly equivalent. For example, if you pay every week, multiply the amount by 52 and divide it by 12 to get your monthly amount. If you pay annually, divide by 12 for the monthly amount.

Normal expenses: These are the ongoing essential bills and living costs that you must pay each month.	Monthly Amount:	Outstanding priority debts: If you have fallen behind on essential bills and are paying these off in addition to your monthly bills include these payments here.	Monthly Amount:
Mortgage / rent	£	Mortgage / rent arrears	£
Secured loans or 2nd mortgage	£	Secured loans or 2nd mortgage	£
Ground rent / service charges	£	Council tax arrears	£
Buildings / contents insurance	£	Energy (gas + electricity) arrears	£
Life insurance	£	Water charge arrears	£
Council tax	£	TV licence arrears	£
Energy (gas + electricity)	£	Car payment arrears	£
Water charges	£	Maintenance / child support arrears	£
Food / housekeeping	£	Court fine arrears	£
Telephone / internet (including mobile)	£	Other priority debts (list below)	£
TV licence	£	1. _____	£
Car (repayments, insurance, MOT)	£	2. _____	£
Travel expenses (petrol, public transport)	£	<b>Non-priority debts:</b>	
Medicine / prescriptions	£	Credit or store cards	£
Maintenance / child support	£	Overdraft	£
Childcare costs	£	Unsecured or payday loan	£
Other _____	£	Other _____	£
Other _____	£	Other _____	£
<b>Total monthly expenses:</b>			£

I confirm that the above information is a true and complete description of my income and expenditure.

Signed: .....

Full Name: ..... (please print in Block Capitals)

Date: .....

Please return this form to:

**Address:** Phoenix Commercial Collections  
Paragon Business Park, Chorley New Road  
Bolton, Lancashire, BL6 6HG

**Email:** contactphoenix@payphoenix.com

**Fax:** 01204 664 066

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## FREE INDEPENDENT DEBT ADVICE

If you would like to discuss your debt with an independent adviser, at no cost to you, you can contact one of the organisations below.



**PayPlan**  
Tel: 0800 280 2816  
[www.payplan.com](http://www.payplan.com)



**Christians Against Poverty**  
Tel: 01274 760 720  
[www.capuk.org](http://www.capuk.org)



**Step Change**  
Tel: 0800 138 1111  
[www.stepchange.org](http://www.stepchange.org)



**Citizens Advice**  
Tel: 03444 111 444  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)



**Money Advice Service**  
Tel: 0300 500 5000  
[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)



**National Debtline**  
Tel: 0808 808 4000  
[www.nationaldebtline.org](http://www.nationaldebtline.org)



**Advice UK**  
Tel: 0300 777 0107  
[www.adviceuk.org.uk](http://www.adviceuk.org.uk)



**UK Government online**  
[www.gov.uk](http://www.gov.uk)