Name(s):	

HOUSEHOLD INCOME			
	Amount	Date	
Salary			
Overtime			
Bonus			
Commission			
Other benefit income			
Rental income			
Pension(s)			
Maintenance payments received			
Any other income			
Benefits			
TOTAL HOUSEHOLD INCOME	£		

Account number:			80
People in household	Adults	Children	

ESSENTIA	IL EXPENDIT	URE	
	Amount	Arrears	Balance
Property maintenance			
Household goods maintenance			
Ad hoc educational costs			
Endowment/repayment vehicle			
Ground rent/service charge			
Water			
Buildings and contents insurance			
Mortgage/Income protection			
Food/toiletries/cleaning*			
Vet bills/pet insurance			
School meals/meals at work			
TOTAL ESSENTIAL EXPENDITURE	£	£	£

For support call us on 0800 952 0615

ESSENTIAL EXPENDITURE 2		
	Amount	
Life insurance		
Pension		
Childcare		
Maintenance/Child support		
Car Insurance		
MOT/Servicing		
Car breakdown cover		
Road tax		
Petrol fuel		
Public transport		
Car parking costs		
Vehicle maintenance repairs		
TOTAL ESSENTIAL EXPENDITURE 2	£	

	PRIORITY I	DEBTS		
	Amount	Arrears	Balance	Remaining term
Other mortgage				
Other secured loan				
Council tax				
Electricity				
Gas				
Other household fuels				
Mobile(s)				
Landline/Internet/Satellite				
TV Licence				
CCJ/Court fines/Charging order				
IVA/Trust deed				
Hire purchases				
TOTAL AMOUNT OF PRIORITY DEBT				

Signatures: Date:
Date:

NON-PRIORITY DEBTS				
Credit cards				
Store cards				
Unsecured loans				
TOTAL AMOUNT OF NON-PRIORITY DEBTS				

OTHER EXPENDITURE		TOTALS	5
	Amount	Household income	£
Life style expenses		Priority debts	£
Sports/hobbies/entertainment		Non priority debts	£
Health and well-being		Essential expenditure	£
Other expenses		Please refer to previous bills to that can change, for example a	o calculate costs
TOTAL OTHER EXPENDITURE	£	If you've agreed reduced payn creditors, please show these, r	nents with your

Please complete as much information as you can on this form so we look at how to help you. If you'd like to share any information that doesn't fit into this form you can send this separately, or fill out the bottom of page 2.

Norwich & Peterborough Building Society and N&P are trading names of Yorkshire Building Society. Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Principal office of Yorkshire Building Society: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ

NPS 0493W Page 1 of 2 20/09/24

*	What to consider when you complete this section:
Household salary	Your main income after tax. This could include allowance and dividend payments.
Rental income	Income from any other properties you own.
Other income	This could include savings, interest and insurance pay-outs.
Other benefit income	This could include Jobseeker's Allowance, tax credits, Child Benefit, Carer's Allowance, Housing Benefit, Universal Credit, disability benefits, Warm Home Discount, Cost of Living Payments.
Priority debts	Are debts that can cause you serious problems is you don't do anything about them. Customers need to understand what their priority debts are to be able to deal with them first.
Other household fuels	This could include coal, wood, oil, LPG.
Food/toiletries/cleaning	This could include newspapers, books, magazines, pet food, nappies/baby items.
Clothing and footwear	This could include laundry or dry cleaning.
Lifestyle expenses	This could include cigarettes, tobacco and alcohol.
Sports/hobbies/entertainment	This could include gym membership, kid's clubs or activities, cinema, theatre and other social activities.
Health and well-being	This could include hairdressing and beauty treatments, opticians, contact lenses and spectacle and dental care.
Landline/internet/satellite	This could include cable television, bundle packages and subscriptions.
Other expenses	This could include children's pocket money, gifts, Christmas, birthdays, charity, religious contributions, savings accounts or bonds.
CCJ/court fines/charging orders	CCJs: county court judgments are awarded against you if you are summoned to court over a debt and either don't turn up or lose the case. Charging Order: if a court grants your creditor a final charging order, this means that if you sell your property, you must pay your creditor back out of the proceeds.
Hire purchase	This could include car or vehicle finance, household appliances on finance.
Unsecured loans	This could include pay day loans, car loans or any other additional loans. Debt Management Plan (DMP): if you've agreed a DMP that includes payments for unsecured debts, include this here.
Property maintenance	This could include any expense not covered by building insurance e.g. decorating, new fence for the garden etc.
Household goods maintenance	This could include any expense not covered by contents insurance e.g. white goods cover etc.
School, college and university costs	This could include school trips, college books, laptop for university etc.
Vehicle maintenance/repairs	This could include any costs not covered by your car insurance, breakdown cover, MOT or service e.g. new tyres, light bulbs etc.

If you have any other information that would help us fully understand your financial situation, please include it here

*Other benefits and income broken	down
	Amount
*Household salary broken dowr	1
·	Amount
*Credit/store cards broken dow	n
	Amount
Please see our website page 'Difficulty paying your more information on opening hours.	tgage' for latest

Difficulty Paying Your Mortgage? | Mortgages | Help | Visit N&P Mortgages | Difficulty Paying (www.nandp.co.uk/mortgages#difficulty).

If you are struggling with financial commitments like your mortgage payments and other household bills, please get in touch with one of the free independent organisations below. They can provide expert support which you could find helpful.

Money Advice Trust - Money Advice Trust | Money Advice Trust - 0808 8084000

Citizen's Advice Bureau - Get help with the cost of living - Citizens Advice – 0800 1448848

Our printed material is available in alternative formats e.g. large print, braille or audio.

Please call us on **0345 1200 100**.