

Monthly Income Expenditure Form				Link Reference(s):
<b>Personal Details</b>				Please complete this form fully in order to help us understand your personal circumstances and agree a suitable arrangement with your account. If you need assistance completing this form, or would prefer to complete this over the phone, please call us on 03330 145145. Alternatively, please return the completed form to <b>mail@linkfinancial.co.uk</b> or Link Financial Outsourcing, PO Box 107, Caerphilly CF83 3GG
Name		Occupation		
Date of Birth		Employer Name		
Home Tel		Employer Address		
Work Tel				
Email				
Home Owner	Sole / Joint / Rent	No. Adults		
Outstanding Mortgage		No. Dependants & Ages		

A: Income Details (£)	
<b>Salary / Wages</b>	
Your Salary	
Partners Salary	
Other Earnings	
<b>Pension</b>	
State Pension	
Private / Work Pension	
Pension Credit	
Other Pensions	
<b>Other Income</b>	
Maintenance / Child Support	
Borders / Lodgers	
Non-Dependent's Contribution	
Student Loans and Grants	
Other Income	
<b>Benefits</b>	
Universal Credit	
Jobseeker's Allowance (Income Based)	
Jobseeker's Allowance (Contribution Based)	
Income Support	
Working Tax Credits	
Child Tax Credit	
Child Benefit	
ESA / SSP	
Disability Benefits	
Carer's Allowance	
Local Housing Allowance	
Council Tax Support	
Other Benefits	
<b>Income Total (A):</b>	<b>£</b>

B: Fixed Expenses (£)	
<b>Home and Contents</b>	
Rent	
Ground Rent and Service Charges	
Mortgage	
Second Mortgage	
Mortgage Endowment	
Secured Loans	
Council Tax / Rates (Scotland / NI)	
Appliance & Furniture rental (inc. HP)	
TV License	
Other Costs	
<b>Utilities</b>	
Gas	
Electricity	
Other Costs (Coal, oil, calor gas etc.)	
Other Expenditure	
Water	
Water Supply	
Water Waste	
<b>School Costs</b>	
School Uniform	
After-school Clubs & School Trips	
Other Costs	
<b>Pensions and Insurance</b>	
Pension Payments	
Life Insurance	
Mortgage Payment Insurance	
Building and Contents Insurance	
Health Insurance	
Other Costs	

Transport and Travel	
Public Transport	
Hire Purchase / Conditional Sale Vehicle	
Car Insurance	
Road Tax	
MOT & on-going Maintenance	
Breakdown Cover	
Fuel, Parking and Toll Road Charges	
Other Costs (Inc. Taxis)	
<b>Care and Health</b>	
Childcare costs	
Adult-care costs	
Child Maintenance / Child Support	
Prescriptions and Medicines	
Dentistry and Opticians	
Other Costs	
<b>Fixed Expenses Total (B):</b>	<b>£</b>

C: Flexible Expenses (£)	
<b>Food and Housekeeping</b>	
Groceries	
Nappies and Baby Items	
Meals at School / Work	
Laundry and Dry Cleaning	
Alcohol	
Smoking Products	
Vet Bills	
Pet Insurance	
House Repairs and Maintenance	
Other Costs	

C: Flexible Expenses (£) (Continued)	
<b>Professional Costs</b>	
Professional Courses	
Union Fees	
Professional Fees	
Other	
Other Essential Costs	
<b>Communications and Leisure</b>	
Landline / Internet	
TV Packages (inc. film subscriptions)	
Mobile Phone	
Hobbies, Leisure and Sport	
Gifts	
Pocket Money	
Newspapers, Magazines, Stationary	
Other Costs	
<b>Personal Costs</b>	
Clothing and Footwear	
Hairdressing	
Toiletries	
<b>Flexible Expenses Total (C):</b>	<b>£</b>

D: Priority Debt (£)				
Creditor Name	Outstanding Balance	Repayment (Monthly)	CCJ?	
1.	£	£		Arrears on: Council Tax, Rent, Mortgage, Secured Loan, Child Maintenance, Magistrates Fines, Tax/VAT/National Insurance, CCJ, TV Licence, Utilities, Hire Purchase, Telephone
2.	£	£		
3.	£	£		
4.	£	£		
5.	£	£		
6.	£	£		
<b>Priority Totals (D):</b>	<b>£</b>	<b>£</b>		

E: Non-Priority Debt (£)			
Creditor Name	Outstanding Balance	Repayment (Monthly)	
1.	£	£	Defaults on: Credit Cards, Store Cards, Overdraft, Unsecured Loan, Catalogue, Doorstep Loans, Payday Loans, Personal Debt (Family & Friends), Private Parking Tickets, Mortgage Shortfalls
2.	£	£	
3.	£	£	
4.	£	£	
5.	£	£	
6.	£	£	
7.	£	£	
8.	£	£	
<b>Non-Priority Debt Totals (E):</b>	<b>£</b>	<b>£</b>	

Repayment Proposal Form		
<b>Expenditure Calculation</b>		
	<b>Income (A)</b>	<b>£</b>
- minus	<b>Fixed Expenses (B)</b>	<b>£</b>
- minus	<b>Flexibles Expenses (C)</b>	<b>£</b>
- minus	<b>Priority Repayments (D)</b>	<b>£</b>
	<b>Disposable Income =</b>	<b>£</b>
<b>Arrangement Proposal</b>		
Monthly Amount	<b>£</b>	
Start Date	/ /	
Frequency	Monthly / Weekly / Fortnightly / 4 Weekly	
Payment Method	<input type="checkbox"/> Direct Debit (Mandate Below)	
	<input type="checkbox"/> Standing Order	
	<input type="checkbox"/> Debit Card	
	<input type="checkbox"/> Cheque	
	<input type="checkbox"/> Other (Please Specify)	
<b>Declaration</b>		
I confirm this is an accurate record of my current financial position and my payment offer does not impact priority repayments.		
Signed: _____		

Direct Debit Mandate	
Account Number	
Sort Code	
Name on Account	
Amount to be Debited	<b>£</b>
Date of 1 <sup>st</sup> Collection	/ /
Payment Frequency	Monthly / Weekly / Fortnightly / 4 Weekly
Signature	

**The Direct Debit Guarantee**

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own bank
- If the amount to be paid or the payment date changes, Link Financial will notify you 5 working days in advance of your account being debited or as otherwise agreed
- If an error is made by Link Financial or your Bank or Building Society you are guaranteed a full and immediate refund from your bank of the amount paid

You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.



For details of organisations offering Free Money Advice please visit [www.linkfinancial.eu](http://www.linkfinancial.eu)  
Register to manage your account online today by visiting our website. For assistance registering please call the Web Portal helpdesk on 02920 858 765.