## HOUSEHOLD INCOME AND EXPENDITURE STATEMENT

Essential household expenditure

Life insurance Pension

Arrears

Monthly

amount

Name(s):	Name(s):		Account number:		80		
			People in househo	ld:	Adults:	Children:	

Rent

Property maintenance

Household income				
	Amount	Dates		
Household salary*				
Overtime				
Bonus				
Commission				
Benefits*				
Rent/board				
Pension(s)				
Maintenance/child support				
Any other income*				
TOTAL HOUSEHOLD INCOME	£			

Household non-priority debt

Hire purchase\*

IVA/Trust deed

Other mortgage

Unsecured loans\*

**PRIORITY DEBT** 

Credit/store cards\*

Other secured loans

CCJ/court fines/charging orders\*

TOTAL MONTHLY AMOUNT OF NON-

Monthly

amount

Balance

Term

outstanding

	Household non-priority debts	£	creditors, ptease snow
	Household expenditure	£	If you've agreed reductions, please show
	Household income	£	can change, for exam
	TOTALS	Please refer to previous	
	TOTAL HOUSEHOLD INCOME	£	TOTAL HOUSEHOLD EXPEND
	School meals/meals at work		Other expenses*
	Vet bills/pet insurance		Health and well-being*
	Clothing and footwear*		Sports/hobbies/entertainme
	Food/toiletries/cleaning*		Lifestyle expenses*
ears	Mortgage or income protection (PPI)		Mobiles
	Contents and building insurance		Landline/internet/satellite*
	Other household fuels*		Household o
	Water		Car parking
	Gas		Public transport
	Electricity		Petrol/fuel
	Council Tax		Road tax
	Service charge and ground rent		Car breakdown cover
	Mortgage (endowment or re-payment)		MOT/car servicing
	Vehicle maintenance/repairs		Car insurance
	School, college and university costs		Maintenance/child support
	Household goods maintenance		Childcare

Public transport

Car parking

Household other expenditure

Landline/internet/satellite\*

Mobiles

Lifestyle expenses\*

Sports/hobbies/entertainment\*

Health and well-being\*

Other expenses\*

TOTAL HOUSEHOLD EXPENDITURE

• Please refer to previous bills to calculate costs that can change, for example gas and electricity.

Monthly

amount

**Arrears** 

 If you've agreed reduced payments with your creditors, please show these, not the full payment.

Signature(s): Date:

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Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

*	What to consider when you complete this section:	*Other benefits and income broken down	
Household salary	Your main income after tax. This could include allowance and dividend payments.		Amount
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, disablity benefits, Warm Home Discount, Cost of Living Payments.		
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.	*Household salary broken down	Amount
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 TV Licence.		
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.	*Credit/store cards broken down	
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.	Credit/Store cards broken down	Amount
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

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

Please visit us in branch or call us on 0345 1200 100.