

DEBT PACK

Client name:	Date completed:
Casebook reference:	Adviser initials:

In order to produce a financial statement for you we will need to have the following documentation.

Documents Required	Required	Provided
IDENTITY VERIFICATION Adviser to list specific document required:		
Bank Statements - for the last 3 months for ALL of your accounts.		
Wage Slips – for the last 3 months.		
Benefit letters – bring the latest benefit letters for ALL the benefits you receive. This includes Income Support/Pension Credit/JSA/ESA/Housing Benefit/Council Tax Support/DLA/PIP/Tax Credits/Child Benefit and any other benefits.		
Council Tax bill		
Housing Association rent statement		
Details of mortgage		
Utility Bills – the latest statements. Gas/Electricity/Water		
Telephone – details of telephone bills.		
Details of ALL of your debts (copies of credit card/bank/loans etc.)		

It is really important that we have a complete picture of your financial situation. This means we need to know about all of your debts and all of your income.

For Citizens Advice use only

Verification of ALL income and main expenditure e.g. rent/mort/CT/utility bills/court fine)

e.g. Housing Benefit e.g. Council Tax	Amount	frequency (w/4w/m/a)	HB calculation letter dated 17/08/2017 Checked gov.uk CT website/CT bill for 2017/18

CLIENT DETAILS

YOUR DETAILS		Forename(s):	Surname:
Title:			
National Insurance No:		Gender: M/F (delete as appropriate)	
PARTNER'S DETAILS		Forename(s):	Surname:
Title:			
National Insurance No:		Gender: M/F (delete as appropriate)	
Address:			
Address Cont'd:			
Town:			
County:		Postcode:	
Home Telephone:		Work Telephone:	
Mobile:		Date of birth of child:	
Client Date of birth:		Date of birth of child:	
Partner Date of birth:		Date of birth of child:	
No. of children:		Date of birth of child:	

Citizens Advice Esher & District has a complaints handling procedure. Please email bureau@eshercab.org.uk to request a copy of the complaints leaflet to be either posted or emailed to you.

Authorised and regulated by the Financial Conduct Authority
FRN 617603

INCOME AND EXPENDITURE SHEET

INCOME

	Weekly or ..	Monthly
Earnings & income		
Your take home pay		
Partner's take home pay		
Other earnings (including self-employment after tax and expenses)		
Total earnings		
Other income		
Maintenance/child support		
Student loans & grants		
Other income e.g. lodgers, family members contributions, share dividends, savings interest		
Total Other Income		
Benefits and tax credits (tick which apply)		
<input type="checkbox"/> Universal Credit		
<input type="checkbox"/> Jobseekers Allowance (JSA)		
<input type="checkbox"/> Income Support (IS)		
<input type="checkbox"/> Working Tax Credit		
<input type="checkbox"/> Child Tax Credit		
<input type="checkbox"/> Child Benefit		
<input type="checkbox"/> Employment & Support Allowance (ESA)		
<input type="checkbox"/> DLA/PIP/Attendance Allowance		
<input type="checkbox"/> Carer's Allowance		
<input type="checkbox"/> Housing Benefit		
<input type="checkbox"/> Council Tax support		
<input type="checkbox"/> Other benefits (maternity, sick pay)		
Total Benefits		
Pensions		
State Pension		
Private or Occupational Pension		
Pension Credits		
Other		
Total Pensions		
Assets		
Car - value		
Savings		
Others (e.g. shares)		
Total Assets		

Notes:

EXPENDITURE

	Weekly	Monthly		Weekly	Monthly
Home & Contents			Professional Costs		
Rent			Professional courses		
Ground rent & service charges			Union fees		
Mortgage payments			Professional fees		
Mortgage endowment/insurance			Other professional costs		
Secured loans			Total Professional Costs		
Council Tax			Other essential costs		
Appliance & furniture rental/HP			Court fines		
TV Licence			Other		
Other fixed costs			Total Other Essential Costs		
Total Home & Contents			Communications & Leisure		
Utilities			Home phone, Internet, TV/films		
Gas (or combined fuel bills)			Mobile phone		
Electricity			Hobbies, leisure, sport, eating out		
Other costs (coal, oil, etc)			Gifts (Birthday, Xmas, festivals)		
Total Utilities Costs			Pocket money		
Water			Newspapers, magazines, postage		
Water supply			Other costs		
Care & Health Costs			Total Comms & Leisure costs		
Childcare costs			Food & Housekeeping		
Adult care costs			Groceries, pet food, cleaning		
Child maintenance			Baby items, including nappies		
Prescriptions & medicines			School meals and meals at work		
Dentistry & opticians			Laundry & dry cleaning		
Other care & health costs			Alcohol		
Total Care & Health Costs			Smoking products		
Travel & Transport			Vet bills & pet insurance		
Public transport(for school,work)			House repairs & maintenance		
HP payments for car			Other costs		
Car Insurance			Total Food & Housekeeping		
Road Tax			Personal Costs		
Servicing/MOT/Repairs			Clothing & footwear		
Breakdown cover			Hairdressing		
Fuel, parking, toll charges			Toiletries		
Other costs (including taxis)			Other personal costs		
Total Travel			Total Personal Costs		
School costs			Regular Savings		
School uniforms			(£20 maximum)		
After school clubs, school trips			Debt Management Fees		
Other school costs					
Total School Costs			Notes:		
Pensions & Insurance					
Personal Pension payments					
Life Insurance					
Mortgage payment protection					
Buildings & contents insurance					
Total Pensions & Insurance					

CREDITORS

Name:	Date:	OFFICE USE
Address:		
Address Cont'd:		
Town:	County:	
Postcode:	Telephone:	
Account No:	Amount: £	
*Debt Category:	Outstanding	
Name:	Date:	OFFICE USE
Address:		
Address Cont'd:		
Town:	County:	
Postcode:	Telephone:	
Account No:	Amount: £	
*Debt Category:	Outstanding	
Name:	Date:	OFFICE USE
Address:		
Address Cont'd:		
Town:	County:	
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Account No:	Amount: £	
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Address:		
Address Cont'd:		
Town:	County:	
Postcode:	Telephone:	
Account No:	Amount: £	
*Debt Category:	Outstanding	
Name:	Date:	OFFICE USE
Address:		
Address Cont'd:		
Town:	County:	
Postcode:	Telephone:	
Account No:	Amount: £	
*Debt Category:	Outstanding	

* COMPLETE AS SHOWN IN THE TABLE BELOW

Debt Categories				
Bank loan/overdraft	Benefit overpayment	Business	Cable TV	Catalogue
Community charge	Council tax		Credit card	Electricity
Gas bill	Hire purchase		Maintenance	Mortgage
Personal loan	Rent		Satellite TV	Secured loan
Store credit	Tax		Telephone	Water rates
				Fines
				Other
				Social fund

CREDITORS

Name:	Date:	OFFICE USE	
Address:			
Address Cont'd:			
Town:	County:		
Postcode:	Telephone:		
Account No:	Amount: £		
*Debt Category:	Outstanding		
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Address:			
Address Cont'd:			
Town:	County:		
Postcode:	Telephone:		
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