

HOUSEHOLD INCOME AND EXPENDITURE STATEMENT

Please complete as much of form as possible, so we can work out at how to help you. There's guidance on the last page.

If you'd like to share any information that doesn't fit into this form, please call us on:

- **Yorkshire Building Society - 0800 138 2402**
- **Accord Mortgages - 0800 138 2401**
- **Chelsea Building Society - 0808 156 1158**
- **Buy to let - 0808 156 1161**

Account number:			
Number of people in household:	Adults:		Children:
Name(s):			

1. Income		
	Amount paid	How often received e.g. weekly, monthly
Salary	£	
Overtime	£	
Bonus	£	
Commission	£	
Benefits	£	
Rental income	£	
Pension(s)	£	
Maintenance/child support received	£	
Board received	£	
Other income	£	
Total	£	

2. Priority debts			
	Amount paid	How often paid e.g. weekly, monthly	Remaining term
Other mortgages	£		
Other rental properties	£		
Secured loans/charging orders	£		
CCJ/court fines	£		
Tax/HMRC costs	£		
Ground rent/service charge	£		
Vehicle leasing/financing	£		
Hire purchase	£		
Total	£		

3. Priority utilities		
	Amount paid	How often paid e.g. weekly, monthly
Dual fuel	£	
Gas	£	
Electric	£	
Other fuels	£	
Water (N/A for Northern Ireland & Scotland)	£	
Council tax/rates	£	
Broadband	£	
TV licence	£	
Mobile phones	£	
Total	£	

4. Non priority debts			
	Amount paid	How often paid e.g. weekly, monthly	Remaining term
DMP/IVA/trust deed	£		
Credit cards	£		
Store cards	£		
Unsecured loans	£		
Bank charges/fees	£		
Family loans	£		
Total	£		

5. Transport costs		
	Amount paid	How often paid e.g. weekly, monthly
Vehicle insurance	£	
MOT/servicing	£	
Vehicle maintenance costs	£	
Breakdown cover	£	
Road tax	£	
Fuel costs	£	
Parking costs	£	
Public transport	£	
Total	£	

6. Insurance/protection		
	Amount paid	How often paid e.g. weekly, monthly
Buildings/contents insurance	£	
Private pension	£	
Life/critical illness insurance	£	
Mortgage/income protection (PPI)	£	
Vet bills/pet insurance	£	
Funeral care plan	£	
Private medical insurance	£	
Mortgage endowment	£	
Other insurances	£	
Total	£	

7. Household expenses		
	Amount paid	How often paid e.g. weekly, monthly
Food/toiletries/cleaning	£	
Clothing/footwear	£	
Property maintenance	£	
Household appliance hire/cover	£	
Boiler/plumbing cover	£	
Laundry/dry cleaning	£	
Total	£	

8. Care & health costs		
	Amount paid	How often paid e.g. weekly, monthly
Child care	£	
Adult social care/carers/therapy	£	
Maintenance/child support (paid out)	£	
Beauty & haircare	£	
Prescriptions/medicine	£	
Eye care	£	
Dental care	£	
Total	£	

9. Education/professional		
	Amount paid	How often paid e.g. weekly, monthly
School/educational fees	£	
School clothes/work clothes/uniforms	£	
School trips/clubs	£	
School/work meals	£	
Professional costs	£	
Legal fees	£	
Total	£	

10. Entertainment/leisure		
	Amount paid	How often paid e.g. weekly, monthly
TV bundles	£	
Streaming services	£	
Other subscriptions	£	
Sports/hobbies	£	
Gym membership	£	
Holidays	£	
Socialising	£	
Total	£	

11. Lifestyle		
	Amount paid	How often paid e.g. weekly, monthly
Alcohol	£	
Smoking/vaping	£	
lottery/gambling	£	
Takeaways/eating out	£	
Special occasions	£	
Charity/religious contributions	£	
Savings	£	
Any other outgoings	£	
Total	£	

If you are struggling with financial commitments like your mortgage payments and other household bills, please visit ybs.co.uk/mortgages/help/trouble-paying-your-mortgage.

Or get in touch with one of these free independent organisations below. They can provide expert support which you could find helpful.

Money Advice Trust - moneyadvicetrust.org – 0808 8084000

Citizen's Advice Bureau - citizensadvice.org.uk/debt-and-money/ – 0800 1448848

What we mean by these terms	
Income	Recording your income means we can assess what money is regularly coming into your household, so we can understand the funds you have available to cover priority debts.
Priority debts	Priority debts means the financial obligations you have that are most important, and can cause serious problems if you don't do anything about them. These need to be listed and budgeted for first, before any non-priority debts.
Priority utilities	Priority utilities means essential household services that must be budgeted for before non-essential expenses.
Non - priority debts	Non-priority debts means debts that won't have immediate and severe consequences if they're not paid straight away. They still need paying, but are not as urgent as things like rent, council tax, utility bills etc.
Transport	It's important to record transport costs because they're often essential to daily life. Whether it's getting to work, taking children to school, attending medical appointments, or managing household responsibilities.
Insurance and protection	These play a critical role in safeguarding against unexpected events. Recording them gives a realistic view of monthly commitments.
Household expenses	Household expenses cover the ongoing costs of living.
Care and health	These expenses are often necessary for maintaining physical, emotional and family wellbeing.
Education/professional	Any outgoings you may have for yourself or any dependents you are responsible for, in terms of education or professional expenses
Entertainment and leisure	This is the money you'd spend regularly in your free time on leisure and entertainment, so we get an idea of what you spend (for example, football season ticket, dance lessons, weekly bowling games, eating out etc.)
Lifestyle	This will show us your general spending activity.

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**.

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. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.