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

For support	
call us on	

YBS - 0800 138 2402 CBS - 0800 156 1158 ACC - 0800 138 2401

Amount

ESSENTIAL EXPENDITURE		ESSENTIAL EXPENDITU	IRE 2		
	Amount	Arrears	Balance		Am
Property maintenance				Life insurance	
Household goods maintenance				Pension	
Ad hoc educational costs				Childcare	
Endowment/repayment vehicle				Maintenance/Child support	
Ground rent/service charge				Car Insurance	
Water				MOT/Servicing	
Buildings and contents insurance				Car breakdown cover	
Mortgage/Income protection				Road tax	
Food/toiletries/cleaning*				Petrol fuel	
Vet bills/pet insurance				Public transport	
School meals/meals at work				Car parking costs	
TOTAL ESSENTIAL EXPENDITURE	£	c	£	Vehicle maintenance repairs	
TOTAL ESSENTIAL EXPENDITURE		L	ľ	TOTAL ESSENTIAL EXPENDITURE 2	£

	PRIORITY D	EBTS		
	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				

Signature(s): Date:

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

OTHER EXPENDITURE		TOTALS		
	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 calculate costs that can change, for example gas and electricity. If you've agreed reduced payments with your creditors, please show these, not the full paymen		
TOTAL OTHER EXPENDITURE	£			

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.

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.

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*	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	
	Amount
*Household salary broken dow	n
	Amount
*Credit/store cards broken dow	/n
	Amount

Please see our website page 'Trouble Paying Your Mortgage' for latest information on opening hours. Trouble Paying Your Mortgage? | Mortgages | Help & Support | YBS (www.ybs.co.uk/mortgages/help/trouble-paying-yourmortgage).

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 visit us in branch or call us on

0345 1200 100.