

# Income & Expenditure Form

For Customer Services, please call **0333 014 3125** or email [customerservice@pepper.money](mailto:customerservice@pepper.money)

Pepper Advantage, Harman House, 1 George Street, Uxbridge, London UB8 1QQ. Opening hours 9-5:30

September 2022

Whilst completing the Income & Expenditure Form, please detail all forms of income and expenditure whether or not you deem they are relevant. There are additional spaces in each section to itemise any extra expenses that you may have due to your personal circumstances, such as special dietary requirements or regular payments you have to make because of your religion etc. If you do not provide a full account of your financial circumstances you may find it difficult to maintain a long-term plan.

**If you are on a low income or are unemployed, you may be eligible for support with your mortgage payments and / or other benefits (JOBCENTRE PLUS: 0800 055 6688)**

## Prerequisite Questions

Have you contacted your local Jobcentre Plus to see what assistance / benefits you may be eligible for?	<input type="radio"/> Yes	<input type="radio"/> No
Have you sought advice from an independent third party (e.g. Financial Advisor, Solicitor, Citizen's Advice Bureau or National Debtline - 0808 808 4000)?	<input type="radio"/> Yes	<input type="radio"/> No
Have you contacted unsecured creditors to discuss the possibility of reducing your payments?	<input type="radio"/> Yes	<input type="radio"/> No

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) - [www.direct.gov.uk](http://www.direct.gov.uk) - [www.nationaldebtline.org](http://www.nationaldebtline.org)

**If you have answered "Yes" to the above, please, provide us with details below:**

**Please detail your proposals for repaying the arrears:**

**Please supply details of your contact telephone numbers:**

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Please enclose copies of your last three months bank statements / payslips to support your Income & Expenditure Form

## Declaration

I confirm that this is a complete, true and accurate reflection of my current income and expenditure:

Customer (1) Signature:

Date:

Customer (2) Signature:

Date:

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1. NET Income (Monthly)		Name	
Wages / Salary	£	Mortgage Account No.	
Wages / Salary (Partner)	£	Address	
JSA / Income Support	£		
Pension	£		
Maintenance	£	Postcode	
Child Benefits	£	Occupancy Details	
Disability / Incapacity	£	No. of Residents	
Tax Credits	£	Age of Adults	
Rent	£	Age of Children	
<b>Total Income (1)</b>	£	Pets	

2. Expenditure (Monthly)					
Property		Utilities		Financial	
Mortgage	£	Water	£	Pencil / Life cover	£
2nd Mortgage	£	Gas	£	Savings	£
Other Secured Loan 1	£	Electric	£	Loan Repayments	£
Other Secured Loan 2	£	Oil	£	Credit / Store Cards	£
Rent	£			Home Credit	£
Council Tax	£			Catalogues	£
Ground Rent	£			Court Fines	£
<b>Sub Total A</b>	£	<b>Sub Total B</b>	£	<b>Sub Total C</b>	£

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## 2. Expenditure (Monthly) continued

Home		Travel		Other	
Housekeeping	£	Car Payments	£	Tobacco	£
Child Care	£	Car Expenses	£	Clothing	£
School Fees	£	Car Insurance	£	Social	£
School / Work Meals	£	Fuel	£	Lottery	£
Prescriptions	£	Bus / Train Fares	£	Pet Food	£
CSA / Maintenance	£			Pet Insurance	£
TV Licence	£			Vet Expenses	£
Telephone	£				
Mobile	£				
Internet	£				
Sky / Cable	£				
Buildings & Contents	£				
<b>Sub Total D</b>	<b>£</b>	<b>Sub Total E</b>	<b>£</b>	<b>Sub Total F</b>	<b>£</b>
<b>Total Expenditure (2)</b>	<b>£</b>	Please add up all the sub totals under each section (A to F)			
<b>Total Income (1)</b>	<b>£</b>	<b>Total Expenditure (2)</b>	<b>£</b>	<b>Inc (1) -Exp (2)</b>	<b>£</b>

## Declaration

The information provided is to the best of my knowledge accurate and true and I don't expect it to materially change.

Customer (1) Signature:

Date:

Customer (2) Signature:

Date:

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## Citizens Advice England

**0800 144 8848**

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: **18001** then **0800 144 8884**

For advice and information on debt and other topics, visit your local Citizens Advice.

## MoneyHelper

**0800 138 7777**

**0800 138 0555 (Welsh)**

[www.moneyhelper.org.uk/en](http://www.moneyhelper.org.uk/en)

For free, unbiased and easy-to-access money tools, information and advice, including how to access independent free debt advice services. Calls are also free.

## Citizens Advice Wales

**0800 702 2020**

[www.citizensadvice.org.uk/wales](http://www.citizensadvice.org.uk/wales) or

<https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/w>

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: **18001** then **0800 144 8884**

For advice and information on debt and other topics, visit your local Citizens Advice.

## Citizens Advice Scotland

**0800 028 1456**

[www.citizensadvice.org.uk/scotland/](http://www.citizensadvice.org.uk/scotland/)

Offers free, confidential and face to face advice. Scotland's Citizens Advice Helpline is open Monday to Friday 9am to 5pm. Calls are free.

Look for your local bureau:

[www.cas.org.uk/bureaux?postcode=](http://www.cas.org.uk/bureaux?postcode=)

Link to "Get Advice" page:

[www.citizensadvice.org.uk/scotland/aboutus/get-advice-s/](http://www.citizensadvice.org.uk/scotland/aboutus/get-advice-s/)

## GOV.UK

[www.gov.uk](http://www.gov.uk)

Government website providing information on a range of subjects including benefit entitlement, housing, local services, money, tax and pensions.

## Money Advice Scotland

[www.moneyadvicescotland.org.uk/Pages/Category/help-for-people-in-debt](http://www.moneyadvicescotland.org.uk/Pages/Category/help-for-people-in-debt)

Speak to someone confidentially, by accessing their webchat. They also have a range of resources for people going through the debt advice process including debt terms explained, help accessing your income and expenditure report, and benefits calculator.

## Step Change Debt Charity

**0800 138 1111**

[www.stepchange.org](http://www.stepchange.org)

Offers a structured programme of advice on how to manage your money.

Step Change's Debt Advice Line is open Monday to Friday 8am to 8pm and Saturday 8am to 4pm.

## Housing Advice NI

**028 9024 5640**

[www.housingadviceni.org](http://www.housingadviceni.org)

Send an Email via the website:

[www.housingadviceni.org/get-advice-email](http://www.housingadviceni.org/get-advice-email)

Free, confidential impartial advice provided by the Housing Rights Service to the public in Northern Ireland.

## Shelter

**0808 800 4444**

[www.shelter.org.uk](http://www.shelter.org.uk)

The housing and homelessness charity. Provides advice about dealing with mortgage arrears.

Shelter's Helpline is open weekdays 8am to 8pm and weekends 9am to 5pm.

## Northern Ireland Housing Executive

**03448 920 900**

[www.nihe.gov.uk](http://www.nihe.gov.uk)

Advice for Housing Executive tenants and leaseholders.

Advice on housing benefit, applying for a home, homelessness, grants and more.