



Financial Difficulty Planner

(Page 1 of 5)

This form is important as it will help us gain an accurate understanding of your financial situation. We will use the information that you provide to ensure that any support that we put in place to assist you is affordable, sustainable and ultimately the right option for you. It is therefore important that you complete all the areas of the form fully and as accurately as possible.

Personal details

In completing this form you may find it helpful to have pay slips, bank statements, utility bills and benefits statements to hand as incorrect information will delay your review and may impact the solutions we are able to offer you.

Customer 1

Name			
Job Title	Full-time employment	Part time employment	
	Unemployment	Self employed	Retired
Address	Mobile Phone No.		
	Home Phone No.		
Email Address			

Customer 2

Name			
Job Title	Full-time employment	Part time employment	
	Unemployment	Self employed	Retired
Address	Mobile Phone No.		
	Home Phone No.		
Email Address			

Financial Difficulty Planner

(Page 2 of 5)

1. Income

Use this section to detail all your income. The figure you insert below should be the net income (after tax) for all those contributing towards the household. The figures provided should be monthly figures. If you are paid weekly, please multiply your weekly payment by 4.3. Benefit payments include income support, disability living allowance, housing benefit, job seekers allowance and pension credits. Other incomes might include statutory sick pay or maternity benefit. Please also include any money you might receive from savings/investment plans.

	Monthly payment £		Monthly payment £
Customer 1 (Net Salary/wage)		Child benefits	
Customer 2 (Net Salary/wage)		Child maintenance income	
Family tax credits		Job seekers allowance	
Total housing benefits		Incapacity benefits	
Pension income		Rental income/ lodgers	
Other		Retirement works pension	
Total Income			

Financial Difficulty Planner

(Page 3 of 5)

2. Priority debts

Please use this section to detail your priority outgoings, providing details of the payments you are currently making on a monthly basis. Please indicate the sum of the total monthly payments and who the financial agreement is held with. Priority debts carry the most serious consequences if you don't pay them. They should always be paid before non-priority debts.

	Monthly payment £	Total debt £	Arrears £	Company Name
Your Teachers Mortgage				
2nd mortgage/secure loan				
3rd secured loan				
4th secured loan				
Mortgage endowment policy				
Shared ownership charge				
Court fines				
Child maintenance/support				
Ground rent and service charges				
Hire purchase/car hire				
Council tax				
Total				
Priority Debt				

Have you tried to obtain advice from an independent debt advisory service? If 'Yes', who?

Yes

No

Financial Difficulty Planner

(Page 4 of 5)

3. Expenditure

Please use this section to detail all your other outgoings.

	Monthly payment £		Monthly payment £
Life insurance		TV licence	
Car insurance		Public transport	
Pet insurance		Car tax	
Holiday insurance		Fuel	
Building and contents insurance		Car servicing	
Gas		Child-minding	
Electric		School meals	
Water		Pocket money/ trips	
Other fuel/boiler care		Savings	
Tobacco		Household services	
Clothing/footwear		Food and housekeeping	
Pets		Education course	
Leisure/gym/hobbies		Mobile phone	
Internet/satellite			
Total Expenditure			

Financial Difficulty Planner

(Page 5 of 5)

Non priority debt

Debts that are non priority include credit cards, payday loans, catalogues, unsecured loans, overdrafts and money owed to family/friends

	Monthly payment £	Total debt £	Arrears £	Company Name
Debt 1				
Debt 2				
Debt 3				
Debt 4				
Debt 5				
Debt 6				
Debt 7				
Debt 8				
Unsecured Debt totals				

Summary Total

Total Income		
Total Expenditure		
Total Disposable Income		

If your mortgage is currently in arrears and you would like us to consider a proposal to clear the arrears, please detail the additional monthly payment amount that you feel is affordable. Please note that this will be in addition to your normal monthly mortgage