

# **Maidstone Borough Council Hardship Assessment** **Income and Expenditure Form**

**Name**..... **Date:** .....

## **Notes for completion:**

You must include all sources of income for your household including salary, self employed earnings, benefits, maintenance, private pensions, savings and money received from family members.

Similarly, you must include all household expenditure including essential costs such as rent and utility bills and discretionary spend.

You must provide complete bank statements clearly showing your name and address for all household bank accounts (including savings accounts) covering all transactions for at least the last two months. Please ensure that all payments into and out of your bank accounts are noted on this income and expenditure, including all direct debits/standing orders. Where payments are made on an annual basis rather than monthly, please provide a copy of the relevant bill/policy for verification purposes.

Please note that payments to creditors will only be taken into consideration where they are in respect of priority debts, for example rent, utility bills and Council Tax. Other repayments in respect of consumer credit (for example loans and credit/store cards) will be disregarded when assessing your essential expenditure.

Please complete all three sections below to declare your current income, expenditure and savings.

**Income:**

<b>Household Income</b>	<b>Amount £</b>	<b>Frequency Weekly/Monthly</b>	<b>Average per month £</b>
Applicant net earnings			
Partners net earnings			
Contributions from other(s)			
Child benefit			
Employment Support Allowance			
Jobseeker's Allowance			
Universal Credit			
Child Support			
Child/other maintenance			
Disability Living Allowance			
Personal Independence payment			
Carers Allowance			
Income Support			
Working tax credit			
Child tax credit			
Housing benefit			
Council tax support			
Pension credit			
State pension			
Private pensions			
<b>Other income or benefits received</b>			
<b>Total Monthly Income:</b>			<b>£</b>

## **Outgoings**

<b>Household Expenditure</b>	<b>Amount £</b>	<b>Frequency (weekly/monthly)</b>	<b>Average per month £</b>
Rent/ Mortgage			
Service Charge / Ground Rent			
Water			
Council Tax			
Gas			
Electricity			
Other Household Fuels (oil, coal etc)			
Buildings & contents insurance			
Telephone & Internet			
Mobile Phone ( for all household members)			
TV Licence			
Satellite or Cable TV			
Repairs / Service contracts			
Appliance Rental			
Repayments to priority debts (rent, Council tax, Utilities etc)			
Childcare			
Medical/ accident insurance			
Life Insurance			
Private pension			
Child support paid by you			

Fines, CCJs			
Dentist & Opticians			
Medicines & Prescriptions			
Vehicle finance			
Road tax			
Vehicle insurance			
Vehicle Breakdown Cover			
Fuel & parking			
Public transport			
Food, toiletries & cleaning products			
Clothing & footwear			
<b>Discretionary Spend</b>			
School meals			
Work meals			
Savings			
Sports/Hobbies/Entertainment			
Childrens' pocket money			
Church or charity donations			
Hairdressing			
Tobacco			
Pets/pet food & insurance			
School trips & activities			
<b>Other Costs</b>			
<b>Total Monthly expenditure:</b>			<b>£</b>

## **Savings**

<b>Savings</b>	<b>Account Holder</b>	<b>Account number</b>	<b>Current balance</b>
Bank savings accounts			
Building society accounts			
ISA			
Other accounts			
<b>Total Savings:</b>			<b>£</b>

## **Signed**

..... **Date:**.....

..... **Date:**.....