



HANDY LOAN APPLICATION
INCOME & EXPENDITURE FORM
 Private & Confidential

Membership number:

<i>INCOME on a monthly basis</i>	£	
Wages/Salary (Please state net of all deductions eg tax)		
Partner's contribution		
Child Benefit		
Child Tax Credit		
Working Tax Credit		
Universal Credit		
Income Support		
Jobseeker's Allowance		
Employment Support Allowance		
Incapacity Benefit		
Disability Living Allowance		
Carer's Allowance		
Housing Benefit		
Other benefits income (please specify)		
Pension		
Other Income (please specify)		
TOTAL INCOME (A) £		
<i>EXPENDITURE on a monthly basis</i>		
Rent/Mortgage		
Council Tax		
Gas & Electricity		
Water		
TV Licence		
Telephone (landline)		
Telephone (mobile)		
Entertainment/TV		
Car/Travel Expenses		
Groceries		
Insurance (car/home/building/life)		
Childcare		
Other Expenses (please supply details)		
Credit & Store Cards repayments		Bank loan repayments
Rent-to-own (eg BrightHouse) repayments		Catalogue repayments
Hire Purchase repayments		Other credit repayments
TOTAL EXPENDITURE (B) £		
<i>Income minus expenditure (A-B) £</i>		

INCOME & EXPENDITURE FORM page 2

OTHER DECLARATIONS	
I declare that I am in good health	YES/NO
Have you had any County Court Judgements?	YES/NO
Do you have or have you ever had a loan from a home collection credit company? (Provident Personal Credit, Shopacheck, etc.)	YES/NO
Have you ever been declared bankrupt or the subject of an IVA?	YES/NO
Are currently repaying a DWP Budgeting Loan?	YES/NO
Do you have a bank account?	YES/NO

PARTNER'S & OTHER CONTRIBUTOR'S DECLARATION	
<p>If you have declared your partner and other contributor's income details as part of your overall income in applying for this loan they will need to sign (see over page) in the presence of the Credit Union staff confirming their agreement for the information to be used in considering the loan and its repayment. Note: Personal identification is required.</p>	<p>Signature (Applicant)</p> <p>Date</p>
<p>Co-signature (Partner/Contributor)</p>	<p>Date</p>
<p>Signature (Credit Union staff member as witness)</p>	<p>Date</p>

LOAN APPLICATION CHECKLIST HAVE YOU?

TICK HERE

Signed and dated the application?	
Completed the Income and Expenditure Assessment?	
Provided one month's most recent bank statements?	
Provided the equivalent of the last one month's payslips?	
or have provided proof of income/benefits?	
Shown how other debts (credit card, loans, hire purchase etc., if any) are being paid?	
Provided evidence that CCJ/DRO/Bankruptcy has been addressed (if applicable)?	
Given details about IVA management plans you have agreed?	
Read the HANDY LOAN guidance leaflet?	