



Income and Expenditure Form

Private & Confidential

Mem No: /

1. YOUR INCOME AND EXPENDITURE

Income Details	Weekly £	Monthly £	Comments
Your main income:			
Partner's income:			
Benefits:			
Other income:			
TOTAL INCOME			

Confirmation of income and expenditure is required. Please supply bank statements/wage slips.

Expenditure	Weekly £	Monthly £	Quarterly £	Annual £	Comments
Mortgage/Rent:					
Council Tax:					
Home insurance:					
Electricity:					
Gas/Oil/Coal:					
Water Rates/Meter:					
Loan/HP repayments:					
Store Cards:					
Catalogue repayments:					
Credit Cards:					
Pension provision:					
Telephone:					
Mobile telephone:					
TV Licence/Cable/Sky:					
Food/shopping:					
Life insurance:					
Maintenance payments:					
School meals:					
Milk bill:					
Child care:					
Clothes/uniforms/shoes:					
Household goods:					
Car breakdown cover:					
Car insurance:					
Road Tax:					
Car servicing/repairs:					
Petrol:					
Travel – Bus/Taxi/Fares etc:					
Entertainment/meals out/drinks					
Pocket money:					
Lottery:					
Cigarettes:					
Newspapers/magazines:					
Christmas/Birthdays:					
Holidays:					
Hobbies:					
Any other expenses not mentioned above					
TOTALS					
TOTAL EXPENDITURE				TOTAL INCOME	£
				TOTAL EXPENDITURE	£
Monthly/weekly surplus for new loan repayments				SURPLUS INCOME	£

2. SAVINGS

Bank/Building Society:	£
Investments:	£
Credit Union(s)	£
Other (please specify)	£
TOTAL	£

Additional information:

3. EXISTING LIABILITIES

Loans/HP	Balance Owed	Monthly Payment	Credit Limit
1.			
2.			
3.			
4.			
5.			
Store Cards			
1.			
2.			
3.			
Credit Cards			
1.			
2.			
3.			
Catalogues			
1.			
2.			
3.			
Credit Union			
1.			
Bank overdraft			
1.			
TOTALS			

4. Declaration

I understand that all loans are subject to Credit Committee approval and availability of funds.

I understand that Morecambe Credit Union reserves the right to carry out an external Credit Check regarding my circumstances and the information given on this form.

I confirm that I have had County Court judgements registered in my name - YES NO

I confirm that I have been declared bankrupt or signed an Individual Voluntary Agreement - YES NO

I confirm that I am in good health - YES NO

If 'YES' to any of the either of the above please provide details: -

SIGNATURE

Date:

Morecambe Bay Credit Union Limited, Credit Union Centre, 75 Queen Street, Morecambe, LA4 5EN
Tel & Fax 01524 411240 - morecambebaycu@aol.com

MBCU is working in partnership with and supported by ~

Authorised and regulated by the FCA and Regulated by the PRA (FRN 213658)

