



INCOME AND EXPENDITURE FORM

Name:		Member No:		Date:	
Address:					
Home Tel:		No of people at home			
Mobile:		No of Adults:			
Email:		No and age of children:			
Occupation Mem 1:		Temp/Perm		Employer name	
Occupation Mem 2:		Temp/Perm		Employer name	
Member Name 1:					
Member Name 2:					
INCOME (use only monthly figures)			EXPENDITURE (use only monthly figures)		
Net Salary (applicant 1)	€	Mortgage	€		
Net Salary (applicant 2)	€	Additional Mortgages	€		
Job Seekers Allowance	€	Credit Union	€		
Income Support (FIS) or other	€	Household Charge/Water	€		
Other Income (Part time job)	€	Telephone - Landline	€		
Child Benefit	€	- Mobile	€		
Maintenance	€	Gas	€		
Retirement Pension	€	Electricity	€		
Invalidity Sickness Benefit	€	Ground rent/Service charges	€		
Bonuses	€	Buildings & contents insurance	€		
Non-dependant's contribution	€	Pension/Life Cover	€		
Rental Income	€	Housekeeping	€		
Other benefits (please give details)	€	Court Fines	€		
	€	Maintenance	€		
	€	Travel/Fares	€		
	€	School/Education expenses	€		
	€	Childcare/Nursery fees	€		
	€	TV Licence	€		
	€	TV/Internet provider /SKY	€		
	€	Clothing	€		
	€	Prescriptions/Health Care	€		
	€	Social Inc. Tobacco	€		
	€	Lottery	€		
	€	Motor Expenses	€		
TOTAL INCOME (A)	€	Credit Card repayments	€		
Do you have a current bank account with direct debit facility?	Yes/No	Other	€		
Is your bank account overdrawn?	Yes/No		€		
If yes, by how much?	€		€		
If savings in any other account how much	€	TOTAL EXPENDITURE (B)	€		

LOAN/REPAYMENT DETAILS: <i>for each item listed, please provide the following details:</i>						
	Provider	Interest Rate	Balance o/s	Monthly payment	Remaining Term	Secured Yes/No
Loan Repayments						
Vehicle/HP Loan						
Credit Card Repayments						
Credit Union						
Mortgage						
Other						

Declaration: *To the best of my/our knowledge this is an accurate record of my/our financial situation at the above date:*

Signed: _____ **Date:** _____

Reviewed by: _____ **Result:** _____

PLEASE COMPLETE THIS INCOME AND EXPENDITURE FORM, SIGN THE DECLARATION AND RETURN IT TO THE CREDIT UNION OR EMAIL Siobhan.McCarthy@stpatrickscu.ie

This income and expenditure form is provided for completion by our borrower(s) to enable the Credit Union to review the account on an individual basis and offer assistance wherever possible.

All information provided will be treated in the strictest confidence and is for the sole use of the Credit Union in relation to the borrower(s) current Loan account.

If you have any queries or need guidance as you complete this form, please don't hesitate to contact us on 016325100, and we who will be happy to assist you.

Remember:
<ul style="list-style-type: none"> • Keep a copy of the personal budget for yourself
<ul style="list-style-type: none"> • Convert everything to monthly figures – be careful not to mix up weekly and monthly income
<ul style="list-style-type: none"> • Round all figures to the nearest €