

# Client Financials - Income & Expenses

Client Name:

## Earnings

	Weekly/ Monthly	Amount	Comments
Client's Salary or Wages			
Partner's Salary or Wages			
Other Earnings (inc self-employment)			
Other Income			

## Benefits & Tax Credits

Universal Credit			
Jobseeker's Allowance (Income)			
Jobseeker's Allowance (Contribution)			
Income Support			
Working Tax Credit			
Child Tax Credit			
Child Benefit			
Employment & Support Allowance or Statutory Sick Pay			
Disability Benefits			
Carer's Allowance			
Local Housing Allowance / Housing Benefit			
Council Tax Support			
Other Benefits/Tax Credits (e.g. maternity benefits)			

## Income from pensions

State Pensions			
Private or Work Pensions			
Pension Credit			
Other Pensions			

## Other Income

Maintenance or Child Support			
Boarders or Lodgers			
Non-dependants' Contributions			
Student Loans & Grants			
Other Income			

## Fixed Costs

### Home & contents

Rent			
Ground rent & service			
Mortgage			
Mortgage endowment			
Secured loans			
Council tax/rates			
HP (not cars), conditional sale etc			
TV Licence			
Other costs			

### Utilities

Gas (or dual fuel)			
Electricity			
Other costs (inc coal, oil, calor gas etc)			
Other expenditure			

### Water

Metered or water rates			
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### Care & health costs

Childcare costs			
Adult-care costs			
Child maintenance or child support			
Prescriptions and medicines			
Dentistry & opticians			
Other costs			

### Transport & travel

Public transport (eg work, school, shopping)			
Hire purchase or conditional sale vehicle			
Car insurance			
Road tax			
MOT & ongoing maintenance			
Breakdown cover			
Fuel, parking & toll road charges			
Other costs (inc taxis)			

### School costs

School uniform			
After-school clubs and school trips			
Other costs incl school fees			

## Pensions & insurances

Pension payments			
Life insurance			
Mortgage payment protection insurance			
Buildings & contents insurance			
Health insurance (medical or accidental or dental)			
Other			

## Professional costs

Professional courses			
Union fees			
Professional fees			
Other			

## Other essential costs – Please specify

Fines/court costs?			

## Flexible Costs

### Communications and Leisure

Home phone, internet, TV package (inc film subscriptions)			
Mobile phone			
Hobbies, leisure or sport (e.g. socialising, eating out, outings, clubs, leisure courses)			
Gifts (e.g. birthday, festivals, charity donations)			
Pocket money			
Newspapers & magazines			
Other			

### Food and Housekeeping

Groceries (e.g. food, pet food, non-alcoholic drinks, cleaning)			
Nappies & baby items			
School meals & meals at work			
Laundry & dry cleaning			
Alcohol			
Smoking products			
Vet bills & pet insurance			
House repairs & maintenance			
Other costs			

### Personal costs

Clothing & footwear			
Hairdressing			
Toiletries			
Other			