



1. PERSONAL DETAILS

	You	Your Partner
Title	Mr/Mrs/Miss/Ms	Mr/Mrs/Miss/Ms
First name		
Surname		
Previous Surname(s)		
Date of Birth		
Marital Status	married / widowed / divorced / separated / single / living with partner	married / widowed / divorced / separated / single / living with partner
Current address (including postcode) If there is a separate postal address please also include		
How long have you lived at the above address (in months and years)	Years, Months	Years, Months
Previous address (including postcode)		



How long did you live at the above address (in months and years)	Years, Months	Years, Months
Daytime Contact No. (including dialling code)		
Evening Contact No. (including dialling code)		
Mobile Contact Number		
Email address		
When is the best time to contact you?	Morning / Afternoon / Evening	Morning / Afternoon / Evening
What is your preferred method of contact?		



2. CO-HABITANTS					
	Person 1	Person 2	Person 3	Person 4	Person 5
Name					
Date of Birth					
Relationship to you					
Employed?					

3. PREVIOUS MARRIAGES		
	You	Your Partner
1. Name of previous spouse		
Date of divorce		
2. Name of previous spouse		
Date of divorce		



4. EMPLOYMENT DETAILS		
	You	Your Partner
National Insurance No		
Current Main Employment		
	You	Your Partner
Job title		
Employer name		
Employer address (include postcode) If there is a separate postal address please also include		
Time in current employment		
Gross Salary		
Approximate cost of travel for work		
Expected retirement date		



Current Other Employment		
	You	Your Partner
Job title		
Employer name		
Employer address (including postcode) If there is a separate postal address please also include		
Time in current employment	Years, Months	Years, Months
Gross Salary	£ per year	£ per year
Approximate cost of travel for work	£ per month	£ per month
Self-Employment		
	You	Your Partner
Have you ever been self em- ployed?	Yes / No	Yes / No
For how long were you self employed?	From: To:	From: To:



What period do you have accounts for?	From: To:	From: To:
Nature of business		
Business Name		
Business Address (including postcode) If there is a separate postal address please also include		
Is there a lease on your business premises?		
Type of business (E.g. Sole trader, partnership)		
No of employees	5 or Less 5-10 10-25 25-50 50-100 100-250 250-500 500-1,000 1,000-2,500 2,500-5,000 5,000-10,000 10,000 or More	5 or Less 5-10 10-25 25-50 50-100 100-250 250-500 500-1,000 1,000-2,500 2,500-5,000 5,000-10,000 10,000 or More



Are you VAT registered? (if yes, please include your registration no.)		
Do you owe any money to HM Revenue & Customs?		
Are you under any investigations with HM Revenue & Custom?		
List any assets belonging to the business		

5. PERSONAL ASSETS

	Savings and Investments (include values)	
	You	Your Partner
Bank/building society balance		
Cash in hand		
Money owed to you		
Shares / Tessa / ISA		



Premium bonds		
Pension (please state type e.g. Endowment / PEP / Pay on death only etc)		
Material Assets (include values)		
Valuable household goods (E.g. Antiques furniture / rare collections etc.)		
Electronic equipment (E.g. Computer, stereo etc.)		
Other (include values)		
Motor vehicles (include make and age)		
Motor vehicles (include make and age)		
Any property you own (apart from the main house you live in)		
Other assets e.g. Timeshares etc (give details)		



6. YOUR PROPERTY	
Address of property (including postcode) If there is a separate postal address please also include	
Type of property (e.g. Flat, detached house)	
No. Of bedrooms	
Name & address of lender (including postal address) If there is separate postal ad- dress please also include	
Mortgage account/roll no.	
Term of mortgage	Years/ Months
In whose name(s) is the mortgage	Year/ Month £
Date of purchase & purchase price	£
Amount of mortgage	



7. MAINTENANCE PAYMENTS		
MAINTENANCE PAID		
	You	Your Partner
Do you have to make maintenance payments? (if yes, please state how much)	Yes / No £ per month	Yes / No £ per month
Do you owe arrears to your maintenance payments? (if yes, please state how much)	Yes / No £ .	Yes / No £ .
Are these arrears included in your regular payment figure above?	Yes / No	Yes / No
MAINTENANCE RECEIVED		
Do receive maintenance payments? (if yes, please state how much)	Yes / No £ per month	Yes / No £ per month
Are you owed arrears to your maintenance payments? (if yes, please state how much)	Yes / No £ .	Yes / No £ .



Are these arrears included in your regular payment figure above?	Yes / No	Yes / No
What is the nature of these payments?	Voluntary / CSA / made by the court	Voluntary / CSA / made by the court

8. SECURED CHARGES/SECOND MORTGAGES	
Lenders name	
Lenders address	
Term of the loan	Years/ Months
Original amount of loan /date taken out	£ Years/ Months
Amount currently out-standing	£
Are you in arrears with this loan? If yes – how much?	£



9. REPOSSESSED PROPERTIES	
Address of repossessed property (including postcode) If there is a separate postal address please also include	
Whose name(s) was the property in?	
Name/address of lender	Year/ Month
Account no./roll no.	
Date of repossession	
Has the property been sold? If yes date of sale/sale price	Year/ Month £
Estimated amount of shortfall	£
Was there an additional secured charge Or second mortgage on this property? If yes – please give details	



10. PREVIOUS PROPERTY	
Have you sold a property in the last seven years?	
If yes, what is the address of the property? (including postcode) If there is a separate postal address please also include	
Has there been a transfer of property i.e. House as part of any divorce settlement? If yes – give date	Year/ Month
What was the amount of equity i.e. Value of transfer?	
Was there an investment taken out with the mortgage? (E.g. Endowment/PEP. And whose name it was in)	Year/ Month £
Is the policy still running, sold or paid? What is/was the policy's value?	£
What has happened to this policy?	



11. RENTED PROPERTY	
TYPE OF PROPERTY (E.g. Detached/semi-detached)	
Address of the property (including postcode) If there is a separate postal address please also include	
No. of bedrooms	
Term of tenancy	Yrs
In whose name(s) is the tenancy	
Name of landlord	
Are you in arrears with your rent?	How much?
Have you reached an agreement with your landlord to repay the arrears? If so for when?	How much? Year/ Month



12. OTHER REPOSSESSIONS	
Have you every had a vehicle repossessed? (If yes please give details)	
Have you ever had a "buy now – pay later" agreement? (If yes please give details)	
Has anyone guaranteed any of your debts? (If yes please give details)	
Have you guaranteed anyone else's debts? (If yes please give details)	

13. UTILITY ARREARS	
Council Tax arrears owed	£
Which Council are owed the arrears?	
Address of Council: (including postcode) If there is a separate postal address please also include	



Is there a monthly payment to arrears agreed?	£ Year/ Month
Water Rates arrears owed	£
Is there a monthly payment to arrears agreed?	£ Year/ Month
Electricity arrears owed	£
Is there a monthly payment to arrears agreed?	£ Year/ Month
Gas arrears owed	£
Is there a monthly payment to arrears agreed?	£ Year/ Month
Any other arrears owed (please describe)	£
Is there a monthly payment to arrears agreed for these?	£ Year/ Month



14. HIRE PURCHASE AGREEMENTS (E.g. Cars, motorbikes etc)

(Please list all the agreements outstanding that are subject to an HP agreement or conditional sale agreement, whereby the goods may be taken away if you do not pay in full)

	1.	2.	3.
Name and address of Hp Company (including postcode) If there is a separate postal address please also include			
Account No.			
Date Hp taken out and length of time	£ PAID Year/ Month	£ PAID Year/ Month	£ PAID Year/ Month
Security (E.g. car)			
In whose name			
No. of months paid and no. of months left to pay	£ PAID Year/ Month	£ PAID Year/ Month	£ PAID Year/ Month
Amount of arrears	£	£	£
Monthly payment and amount outstanding	£ £	£ £	£ £



Is this an HP or an options agreement?			
Is a lump sum payable at the end of the agreement?	£	£	£
Is this property still in your possession?			

15. DETAILS OF ANY COUNTY COURT JUDGEMENTS AGAINST YOU OR YOUR PARTNER

In who's name?	FORMTEXT
Creditor	FORMTEXT
Date	FORMTEXT
Court	FORMTEXT
Settlement/month	FORMTEXT
Case number	FORMTEXT
Debt	FORMTEXT
Attachment of earnings?	FORMTEXT
	FORMTEXT
In who's name?	FORMTEXT
Creditor	FORMTEXT
Date	FORMTEXT
Court	FORMTEXT
Settlement/month	FORMTEXT
Case number	FORMTEXT
Debt	FORMTEXT
Attachment of earnings?	FORMTEXT



In who's name?	FORMTEXT
Creditor	FORMTEXT
Date	FORMTEXT
Court	FORMTEXT
Settlement/month	FORMTEXT
Case number	FORMTEXT
Debt	FORMTEXT
Attachment of earnings?	FORMTEXT

16. LEGAL NOTICES

(Statutory Demand; Bankruptcy Petition; Charging Order; Repossession or Suspended Repossession Order)

Type of Notice	In whose Name	Date	Creditor	Outcome
FORMTEXT	FORMTEXT	FORMTEXT	FORMTEXT	FORMTEXT
FORMTEXT	FORMTEXT	FORMTEXT	FORMTEXT	FORMTEXT
FORMTEXT	FORMTEXT	FORMTEXT	FORMTEXT	FORMTEXT

17. DETAILS OF BANK/BUILDING SOCIETY ACCOUNTS

(Please * which account your wages are paid into.)

Name of bank				
Address (including post-code) If there is a separate postal address please also include				
Account holder				



Sort code				
Account number				
Overdraft limit				
Balance	£	£	£	£
Is account in credit or debit?				

18. DETAILS OF UNSECURED CREDITORS

(If any credit was taken in the last 12 months, please specify why and when it was taken)

Creditor name (E.g. Barclay-card)	Account number	Amount out-standing	In whose name	Monthly pay-ment



19. INCOMINGS AND OUTGOINGS

INCOME		
SOURCE	You	Your Partner
DEDUCTIONS (E.g. CSA, Attachment of Earnings, Share- Save Scheme etc)	per calendar month £ (approx)	per calendar month £ (approx)
NET BASIC SALARY (pay taken home after all deductions)	£ (approx)	£ (approx)
Guaranteed overtime	£ (approx)	£ (approx)
Maintenance received	£ (approx)	£ (approx)
Child benefit	£ (approx)	£ (approx)



Other benefits (please specify)	£ (approx)	£ (approx)
Pension	£ (approx)	£ (approx)
Other (income E.g. Rent from lodger – please specify)	£ (approx)	£ (approx)
	TOTAL £	TOTAL £
	TOTAL (A & B) £	



EXPENDITURE			
Mortgage/rent	£		
Payment to arrears on mortgage/rent	£	Maintenance/CSA payment	£
Second charge on property	£	Housekeeping	£
Payment to arrears on second charge	£	Medical/dental/optical	£
Private pension	£	Hairdressing	£
Buildings/contents insurance	£	Clothes/shoes	£
Life insurance/endowment policy	£	Newspapers/magazines	£
Council Tax* 10 months	£	House maintenance	£
Water rates* 10 months	£	School/College/Uni Fees	£
Electricity	£	Regular subs e.g. Union Fees	£
Gas/oil/solid fuel	£	Laundry expenses	£
Telephone (including mobile)	£	HP/rental (E.g. Car, washing machine)	£
Vehicle tax/MOT	£	Social life	£
Vehicle maintenance	£	Smoking	£
Vehicle insurance	£	Hobbies/clubs/societies	£
Petrol	£	Children's pocket money	£
Vehicle breakdown cover (e.g. AA, RAC)	£	TV licence	£
Court fines (e.g. Speeding)	£	Satellite	£



Lottery tickets	£	Child Care/babysitting* variable	£
Pets	£	Nappies/baby milk	£
Household Insurance plans (e.g. Gas Fire)	£	School meals/Meals at work	£
	£	Other expenditure – please specify	£
TOTAL A	£	TOTAL B	£
TOTAL EXPENDITURE (A+B)		£	
TOTAL INCOME – TOTAL EXPENDITURE =		£	

20. MISCELLANIOUS/OTHER

1. Background details:

For example:

Year you left school and what qualifications you achieved.

Any further education.

Your first employment, how long it lasted, and the reasons for changing jobs.

List out all the work you have done stating the above details.

Provide details of your relationships – e.g. If and when married.



Any illnesses that made things difficult personally and/or financially.

Any unwise investments.

Use of a solicitor in the last three years:

- If you have, state why you have used one and provide their name and address.

Financial difficulties:

For example:

State what you feel has caused your problems.

The cost of these problems.

Any losses which were uninsured.

Any third party guarantees that have been called upon.

Any loss of income.

Previous insolvency practitioner or debt Management Company:

Whether you have entered into an arrangement, either privately or with the assistance of another organisation such as a Citizens Advice Bureau, to reduce the payments to your debts.

Return to profitability:

For Example:

What financial cut backs have you made.

Recovery from any illness.

New employment and higher wages.



Sold or returned expensive items E.g. Cars, holidays, overspending on credit cards.

Rescheduled mortgage payments

Spouse started working

Laid off costly staff

A friend or relative is prepared to advance you some of the money to pay the creditors

Moved to more cost efficient premises.

Please use this sheet for any relevant extra details.

Name		Office Use Only
Date		Case #