

Did you know you can now complete your Financial Statement and fully manage your account online?

Go to www.1stcredit.com/myaccount

1st Credit®

Financial Statement

Contact Information

Full name	
1st Credit reference	
Mobile telephone number	
Email address	
Home telephone number	
Work telephone number	

Profiling

Residential status (owner, rent, living with parents, lodger, etc.)	
Employment status (employed, not working, self employed, etc.)	
Number of additional adults in the household	
Number of dependant children (under 16)	
Number of dependant children (16 to 18)	
Number of people in the household	
Number of vehicles in the household	

Authorised to use?

	Yes	No
Personal account information by SMS		
Personal account information by email		
Employment Details		
Occupation		
Name of employer		
Next pay date (DD/MM/YYYY)	/	/
Pay frequency (monthly, weekly, fortnightly, four weekly)		

Income - Please provide details of income you receive and how much you receive for each on a monthly basis.

Earnings (Monthly)

Salary or wages (take home pay)	£
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Pensions (Monthly)

State Pension	£
Private or work pension	£
Pension Credit	£
Other pensions	£

Other Income (Monthly)

Additional adult contributions to bills	£
Maintenance/Child maintenance (CMS/CSA)	£
Boarders or lodgers	£
Student loans and grants	£
Other incomes (including self employment)	£
Total Income (A)	£

Benefits (Monthly)

Universal Credits	£
Jobseekers Allowance (income based)	£
Jobseekers Allowance (contribution based)	£
Income Support	£
Working Tax Credits	£
Child Tax Credit	£
Child Benefit	£
Employment and Support Allowance or SSP	£
Carers Allowance	£
Housing Benefit/Council Tax Support	£
Disability Living Allowance, PIP	£
Other benefits/tax credits (e.g. maternity)	£
Total Benefits (B)	£

Total Income (Monthly)

Total Income (A) + Total Benefits (B)	£
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Fixed Expenditure - Please provide details of your expenditure and how much you spend for each on a monthly basis.

Home and Contents (Monthly)	Regular Repayment	Arrears Amount	Arrears Repayment
Rent	£	£	£
Mortgage	£	£	£
Mortgage endowment	£		
Ground rent/Service charges (factor fee Scotland)	£		
Secured loans	£	£	£
Council Tax (water for Scotland, called 'Rates' NI)	£	£	£
Appliance/Furniture rental (including HP)	£	£	£
TV Licence	£	£	£
Court fines		£	£
HMRC (i.e. tax, benefits)		£	£
Utilities (Monthly)			
Gas	£	£	£
Electricity	£	£	£
Other fuel (i.e. coal, calor gas, oil)	£	£	£
Water	£	£	£
Care and Health Costs (Monthly)			
Child/Adult care (non priority)	£		
Child maintenance or child support	£	£	£
Prescriptions and medicines	£		
Dentist and opticians	£		
Transport and Travel (Monthly)			
Public transport/Taxis	£		
Hire purchase/Conditional sale vehicle	£	£	£
Car insurance	£		
Road tax	£		
Fuel, parking and toll road charges	£		
MOT and maintenance	£		
Breakdown cover	£		
Total Fixed Expenditure (Monthly)			
Total Regular Repayments (C)	£	**Add up all boxes highlighted in this colour**	
Total Priority Debt Arrears Repayments (D)	£	**Add up all boxes highlighted in this colour**	

School Costs (Monthly) - if appropriate	Regular Repayment
School uniform	£
After school clubs/School trips	£
Pensions and Insurances (Monthly)	
Pension payments	£
Life insurance	£
Mortgage PPI	£
Buildings and contents insurance	£
Health insurance (medical/accident)	£
Professional Costs	
Professional courses	£
Union fees	£
Professional fees	£

Communication and Leisure (Monthly)	Regular Repayment	Non Priority Debts (Monthly)	Amount Owed	Regular Repayment
Home phone (landline), internet, TV package	£	1st Credit Limited	£	£
Mobile	£		£	£
Hobbies, leisure, sport	£		£	£
Gifts	£		£	£
Pocket money	£		£	£
Newspaper, magazines, postage	£		£	£
Other	£		£	£
Food and Housekeeping (Monthly)			£	£
Groceries (food, milk, cleaning, pet food)	£		£	£
Nappies, baby items	£		£	£
School/work meals	£		£	£
Laundry, dry cleaning	£		£	£
Alcohol, smoking products	£		£	£
Vet bills & pet insurance	£		£	£
House repairs and maintenance	£		£	£
Other	£		£	£
Personal Costs (Monthly)			£	£
Clothing and footwear	£		£	£
Hairdressing	£		£	£
Toiletries	£		£	£
Other	£		£	£
Total Flexible Expenditure (£)	£	Total Non Priority Debts (£)	£	£

Summary (Monthly)	
(1) Total Income (A + B)	£
(2) Total Regular Repayments and Flexible Expenditure (C + E)	£
(3) Disposable Income before Savings and Repayments to Debts (1 minus 2)	£
(4) Saving Contribution **We recommend 10% of the above figure up to the value of £20.00**	£
(5) Total Priority Debt Arrears Repayments (D)	£
(6) Monthly Disposable Income available for non priority creditors (3 minus 4 minus 5)	£

Offer of Repayment	
I would like to make regular payments of	£
Starting on the specified date of (DD/MM/YYYY)*	/ /
Frequency (monthly, weekly, fortnightly, four weekly)	
Please select your preferred payment method below:	
Direct Debit **May incur charges if funds are not available**	
Standing order	
Card payment	
Allpay card (PayPoint or Post Office)	
Cheque/Postal order	

Direct Debit (DD) Details - if appropriate	
If your chosen payment method is DD please provide the following:	
Account holder's name	
Name of bank	
Sort code	/ /
Account number	

*Please note we require at least 7 days notice to set up a Direct Debit from receipt of your offer of repayment

Declaration: I declare the above figures to be accurate to the best of my knowledge.

Signed		Dated	
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Tips for completion

1. An accurate financial statement ensures your repayments to 1st Credit are affordable and sustainable. Some customers find it useful to have a bank statement to hand when completing this form to ensure actual figures are entered on the form.
2. If you have an income or expenditure item which is paid weekly and you need to calculate the monthly amount, please use the following calculation. Weekly amount x 52/12 = monthly amount i.e. £20 per week : £20 x 52 = £1,040 / 12 = £86.67 per month.
3. If you have an income or expenditure item which is paid fortnightly and you need to calculate the monthly amount, please use the following calculation. Fortnightly amount x 26/12 = monthly amount i.e. £20 per fortnight : £20 x 26 = £520 / 12 = £43.33 per month.
4. If you have an income or expenditure item which is paid every four weeks and you need to calculate the monthly amount, please use the following calculation. Four weekly amount x 13 /12 = monthly amount i.e. £20 every four weeks : £20 x 13 = £260 / 12 = £21.67 per month.
5. If you are behind with any of your 'Regular Repayments' within the 'Fixed Expenditure' section these are considered priority debts (mortgage/rent, Council Tax etc.) which is why we ask for them to be recorded separately. Please enter your regular repayment amount and, in addition, the amount you pay towards any arrears in the 'Arrears Repayment' section.
6. Some of our customers who are in financial difficulty or have priority debts without a repayment plan in place find it useful to take guidance from a free debt advice service. 1st Credit provides details of these services on the reverse of all their letters and are happy to provide an opportunity for you to do this. If you would like time to take advice, please contact one of our customer support representatives on 01737 237370.