Personal Budget
Declaration Form

SKIPTON BUILDING SOCIETY

Where proof of income is required, please supply three months bank statements, failure to do this could delay any decision.

Section 1: Account Details

Name

Mortgage account number

Address

Postcode

Telephone Numbers

Day

Evening

Mobile

Number of people in household

Age(s) of people in household

Number of pets

This is a true and accurate record of my/our financial position at today's date and I/We make it in the knowledge that if necessary it may be placed before a court:

Signature 1

Signature 2

Date (DD/MM/YY)

Date (DD/MM/YY)

Section 2: Income

		Comments/Additional Information
Net Wages / salary / pension	£	
Net Wages/ Salary / pension (partner)	£	
Benefits / tax credits	£	
Child Benefits	£	
Maintenance	£	
Other income	£	
Total Monthly Income	**£**	

Section 3: Unsecured Debt

Unsecured Debt e.g. Credit Cards / Loans / Store Cards/HPI Agreements (fill in the name of creditor)	Balance Outstanding	Arrears	Monthly payment	Reduced payment
	£	£	£	£
	£	£	£	£
	£	£	£	£
	£	£	£	£
	£	£	£	£
	£	£	£	£
Totals	**£**	**£**	**£**	**£**

Continued overleaf

Section 4: Outgoings

Mortgage	£
Payment into repayment strategy e.g. endowment / investments (Interest only mortgages)	£
Second Mortgage/ secured loan	£
Rent	£
Council Tax	£
Water Rates	£
Telephone / Inc Mobile	£
TV licence	£
Gas	£
Electricity	£
Ground Rent / Service Charges	£
Buildings/Contents or Mortgage Payment Protection Insurance	£
Pension/ Life cover	£
Maintenance Payment	£
Housekeeping (food/cleaning) etc	£
Car Fuel / Expenses	£

Car Insurance / Tax / MOT	£
Bus/ Train Fares	£
Internet/Sky	£
Child minder/ Nursery Fees	£
School meals / Fees	£
Prescriptions	£
Social activities	£
Clothes	£
Lottery	£
Savings	£
Tobacco/ Alcohol	£
Others (please state)	
-	£
-	£
-	£
-	£
Total	**£**

Section 5: Personal Budget Calculation

Total Monthly Income – (minus) Total Outgoings (including unsecured debts) **£**

Section 6: Mortgage payment proposals

Please ensure that all non priority creditors are approached for reduced payments before your Mortgage lender.

Mortgage payment proposals

£

Reason for mortgage arrears

How long do you envisage your period of financial difficulty to be?

Call in **branch** | Talk to us today **0345 850 1700** | Visit **skipton.co.uk**

SKIPTON BUILDING SOCIETY

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