

Financial Self-Assessment

We'd like to help you with your finances. So we can do this, please fill out this form so we have a full understanding of your financial position. This will help us give you the best possible support.

Instructions for filling out this form:

- Please complete all sections of this form and save it to your computer for future reference.
- Fill in the boxes using BLOCK CAPITALS.
- All of your outgoings need to be monthly figures. If you only have weekly or quarterly figures, please use the instructions below to get monthly figures.
- Once you've completed the form, you can keep it for your own personal use to help you reduce your monthly spending, or, you can contact us on 0800 917 4399 to discuss how we can support you. Our specially trained advisors are available Monday to Friday, 9am until 4:30pm and Saturday, 9am until 3:30pm. Please have the completed form to hand when contacting us.

Help to calculate monthly amount

- if you are paid/paying weekly amounts:

Weekly amount X 52 ÷ 12 = Monthly amount

- if you are paid/paying quarterly amounts:

Quarterly amount X 4 ÷ 12 = Monthly amount

1. Household income (monthly after tax)

	Person 1	Person 2
Wages/Salary	£	£
Bonus/Commission	£	£
State/Private pension	£	£
Other (please state)	£	£

2. Benefits (monthly after tax)

	Person 1	Person 2
Total Benefits (including Jobseeker's Allowance, Income Support, Child Benefits and Disability Allowances)	£	£

3. Essential Outgoings (monthly)

	Person 1	Person 2
Mortgage/ Rent	£	£
Council Tax	£	£
Maintenance/ Child Support	£	£
Utilities (inc. water, gas and electricity)	£	£
Insurance (building and contents)	£	£
Other (please state)	£	£
Do you have any arrears with any of your creditors? (the people you owe money to) If so, please detail any arrangements you have made.		

4. Other Regular Outgoings (monthly)

	Person 1	Person 2
Total housekeeping (food, toiletries, etc.)	£	£
Telephone (landline and mobile)	£	£
TV and Internet	£	£
Car fuel and Travel Expenses	£	£
Car Insurance	£	£
Other (please state)	£	£

5. Creditors

Your creditors are the people or companies that you owe money to, for example, your credit card bill, personal loans, family or friends.

Creditor	Total outstanding debt		Monthly contractual payment	
	Person 1	Person 2	Person 1	Person 2

6. Overdraft Fees and Other Information

Please detail the amount of overdraft fees you incur in an average monthly statement period. You can find this information in the Fees & Charges section of your current account statement. This will include Arranged and Unarranged Overdraft Usage Fees, Paid and Unpaid Transaction Fees.

Estimated amount of monthly overdraft fees	£
Have you taken out a payday loan in the last 90 days?	

7. Summary

Your Total Disposable Income is your Total Income minus Total Outgoings (or the money you have left over each month after considering the money you spend).

a	Total monthly Income (steps 1 and 2)	£
b	Total monthly Outgoings (steps 3 and 4)	£
c	Total Disposable Income (a minus b)	£

8. Additional Details

Please use this space to note down any more information that you think may be useful to help us understand your financial situation.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit [santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats) for more information, ask us in branch or give us a call.