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| --- |
| Income and expenditure form |

Introduction

Our income and expenditure form has been created in line with the Standard Financial Statement (SFS). The SFS is a universal tool to summarise a person's income and outgoings, along with any debts they owe. It provides a single format for financial statements and is recognised by a large number of debt advice providers and creditors. Where our form is completed, this can be shared with other organisations, avoiding the need to complete numerous income and expenditure forms. Equally, if you have already completed an SFS with another organisation, there is no need to complete this form. Instead, please provide us with this form, together with your proposals for payment for us to review.

**Return Details**

E-mail:

[customer.contactteam@tltsolicitors.com](mailto:customer.contactteam@tltsolicitors.com)

or

Post:

TLT LLP

FAO Customer Contact Team

4th Floor

1 Redcliff Street

Bristol BS1 6TP

Please note, we will only share this form with our client. We will not provide this to any other creditor.

**Income and expenditure form**

It is important to complete the income and expenditure form as accurately as possible because it will help you see:

* what money you have coming in;
* what money you need to pay your essential bills; and
* what money you have left over to pay your debts.

Monthly budget

Instructions

To change weekly to monthly figures   
Weekly figure x 52 (weeks) divided by 12 (months)

To change fortnightly to monthly figures   
Fortnightly figure x 26 (payments) divided by 12 (months)

To change four-weekly to monthly figures   
Four-weekly x 13 (payments) divided by 12 (months)

The budget asks for monthly figures. If any of your income or outgoings are paid weekly, fortnightly or four-weekly, you will need to change them to monthly figures. Making sure that all your figures are monthly will help you to create an accurate budget.

Use these instructions to change your figures to monthly.

You may find it helpful to do your calculations on a separate sheet of paper, or photocopy the budget so you can complete a first draft. This will give you the opportunity to look over your figures and check that you have covered all of your income and outgoings.

Get advice

Useful tips are included in some sections of the budget to help you complete it. If you need extra help or want to discuss your situation, please contact our Specialist Customer Contact Team on 0800 008 7653. Our opening hours are Monday to Thursday 8.30am till 6.30pm and Friday 8.30am till 5.00pm. We act on behalf of our client only and cannot give you any legal or financial advice. If you require free independent advice please consider contacting the organisations listed below, as they may be able to assist you.

* Citizens Advice Bureau (CAB): To find your nearest CAB go to: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
* Step Change: 0800 138 1111 - [www.stepchange.org](http://www.stepchange.org)
* Shelter: 0808 800 4444 - [www.shelter.org.uk](http://www.shelter.org.uk)
* Money Helper: Use the Money Helper debt advice locator tool to find free online, telephone or face-to-face debt advice services:

Use our debt advice locator (moneyhelper.org.uk)Tel: 0800 138 7777

Notes

A **Notes** section is included at the end of each section of the budget. Use this to explain spending or circumstances that are not covered by the budget.

Declaration

I declare the following information to be an accurate record of my financial situation (Please place X in box to confirm).

|  |  |  |  |
| --- | --- | --- | --- |
| TLT Reference: |  | Date: |  |

Your personal and household details

Type of budget:  Sole budget  Joint budget

*You will need to decide who you are going to include in your budget. If you live with a partner and are dealing with your debts together, you would usually complete a joint budget. If you are unsure whether to do a sole or joint budget, get further advice.*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Your name:  Click here to enter text. | | | Your date of birth:  Click here to enter text. | | |
| *Fill in this section if you are doing a joint budget* | | | | | |
| Partner's name:  Click here to enter text. | | | Partner's date of birth:  Click here to enter text. | | |
| Your address:  Click here to enter text. | | Your employment:  Full-time  Part-time  Unemployed  Not working due to illness/disability  Self-employed  Retired  Carer  Student  Other  Tick all boxes that apply to you. | | | Partner's employment:  Full-time  Part-time  Unemployed  Not working due to illness/disability  Self-employed  Retired  Carer  Student  Other  If you are completing a joint budget, tick all boxes that apply to your partner. |
| Your accommodation: | | | | | |
| Owner | Tenant – private | | | Living with parents | |
| Mortgage | Tenant – social | | | Other | |
| Number of dependent children: Click to enter number Under 16  Click to enter number Aged 16-18  *A dependent child lives with you and is either pre-school or in full-time education. If any children live with you for part of the week, explain this in the Notes section and say whether you have included them in the total number of dependent children* | | | | | |
| Number of other dependents: Click to enter number  *This is someone who is not a child but who is financially dependent on you. For example, an adult who is out of work and is not entitled to claim any benefits.* | | | | | |
| Number of non-dependents: Click to enter number  *Non-dependents are adults who live with you but who can support themselves financially. For example, a grown-up child who is working or a lodger who pays to rent a room.* | | | | | |
| Total number in household: Click to enter number  *This includes everyone in the household: you, your partner, any dependent children, other dependents and non-dependents.* | | | | | |
| Number of vehicles in the household: Click to enter number  *Include the total number of vehicles you and members of your household use. Don't forget to include vehicles that you pay for through a hire-purchase agreement. If you need more than one vehicle, explain why in the Notes section.* | | | | | |
| Please Note:  Assets:  *Assets are things like savings or the value of property, such as your home or your car. You may wish to consider reviewing your assets with a free independent advice agency as an option to make lump-sum payments towards your debts.* | | | | | |
| Notes:  *Add any information that you want your creditors to be aware of about Your personal and household details.*   |  | | --- | | Click here to enter text. | | | | | | |
|  | | | | | |

Your monthly income

Include all types of income coming into your household. If you live with your partner and you are not dealing with your debts together, get advice about completing this section. If any of your income is paid weekly, fortnightly or four-weekly, you will need to change the figures to monthly. The Instructions on page 2 show you how to do this.

**Earnings**

Include normal take-home pay. This means your wages and salary **after deductions for tax, National Insurance, pension contributions and anything else taken from your wages**. Only include overtime payments if you receive these on a regular basis. If you (or your partner if you are doing a joint budget) are having money deducted from your wages to pay a debt, **get advice** about completing this section.

|  |  |
| --- | --- |
|  | Monthly amount (£) |
| Your salary or wages (take-home pay) | £Click to enter amount |
| Your partner’s salary or wages (take-home pay) | £Click to enter amount |
| Other earnings (including self-employment)  *If you are self-employed, include the income that you take from your business. This should be based on what the business can afford to pay you after you have put aside your ongoing tax and National Insurance contributions. Business Debtline has a business budget tool that can help you calculate this. Go to* ***www.businessdebtline.org*** *or call* ***0800 197 6026*** *for advice.* | £Click to enter amount |
| Box 1 Total monthly salary and wages | £Click to enter amount |

**Benefits and tax credits**

If you (or your partner if you are doing a **joint** budget) are having money deducted from your benefits to pay a debt, such as rent or council tax arrears, **get advice** about completing this section.

|  | Monthly amount (£) |
| --- | --- |
| Universal Credit | £Click to enter amount |
| Jobseeker’s Allowance (income-based) | £Click to enter amount |
| **Jobseeker’s Allowance (contribution-based)** | £Click to enter amount |
| **Income Support** | £Click to enter amount |
| **Working Tax Credit** | £Click to enter amount |
| **Child Tax Credit** | £Click to enter amount |
| **Child Benefit** | £Click to enter amount |
| **Employment and Support Allowance or Statutory Sick Pay**  If you get Incapacity Benefit include it here. | £Click to enter amount |
| **Disability benefits**  *Include Disability Living Allowance (DLA), Attendance Allowance (AA) and Personal Independence Payment (PIP) here. Make sure you include any related costs under the* ***Adult care costs*** *and* ***Transport and travel*** *sections later on.* | £Click to enter amount |
| **Carer’s Allowance** | £Click to enter amount |
| **Housing Benefit/Local Housing Allowance**  Include your Housing Benefit/Local Housing Allowance as income here. Put your full rent amount in the Your monthly outgoings - fixed costs later on. | £Click to enter amount |
| **Council Tax Support or help with your rates in Northern Ireland** | £Click to enter amount |
| **Other benefits and tax credits (such as maternity benefits)**  *Add any other benefits that you get here and include details in the Notes section.* | £Click to enter amount |
| Box 2 Total monthly benefits and tax credits | £Click to enter amount |

**Pensions**

|  |  |
| --- | --- |
|  | Monthly amount (£) |
| State Pension | £Click to enter amount |
| Private or work pensions | £Click to enter amount |
| **Pension Credit**  *There are two parts to Pension Credit: Guaranteed Credit and Savings Credit. You may get one or both of these credits.* | £Click to enter amount |
| **Other pension income**  *Include details in the* ***Notes*** *section.* | £Click to enter amount |
| Box 3 Total monthly pensions | £Click to enter amount |

**Other types of income**

|  |  |
| --- | --- |
|  | Monthly amount (£) |
| Maintenance or child support | £Click to enter amount |
| Boarders or lodgers | £Click to enter amount |
| **Non-dependants’ contributions**  *Include contributions from other adults who live with you and can support themselves financially, such as grown-up children and elderly relatives. Check that they are paying enough towards the household expenses and remember to include any extra housekeeping costs for them later on.* | £Click to enter amount |
| **Student loans and grants** | £Click to enter amount |
| **Other income**  *Add any other income that you get here, such as regular payments from an insurance policy because of illness or disability, and include details in the* ***Notes*** *section.* | £Click to enter amount |
| Box 4 Total monthly other types of income | £Click to enter amount |

|  |  |
| --- | --- |
| Box 5 Total of ALL monthly income  = Boxes 1 + 2 + 3 + 4 | £ Click to enter amount |

Notes:

*Add any information that you want your creditors to be aware of about Your monthly income.*

|  |
| --- |
| Click here to enter text. |

Your monthly outgoings - fixed costs

Include all your outgoings. If you live with a partner and you are not dealing with your debts together, get advice before completing this section. Do NOT include any arrears or missed payments in this section. You will be asked to include them in later sections.

|  |  |
| --- | --- |
|  | Monthly amount (£) |
| Rent Box 6  *Show your full rent payment here. Include any Housing Benefit or Local Housing Allowance you receive in the earlier* ***Your monthly income*** *section.* | £Click to enter amount |
|  |
| Mortgage Box 7  *Include your full mortgage payments here. If you have Support for Mortgage Interest paid directly to your mortgage lender, only include what is left for you to pay on your mortgage.* | £Click to enter amount |
|  |
| Other secured loans Box 8  *Check all your loan agreements to see if they are ‘unsecured’ or ‘secured’ on your home. If they are secured loans, treat them as fixed outgoings because lenders can ask the court for possession of your home if you do not pay your monthly instalments.* | £Click to enter amount |
|  |
| Council tax/rates in Northern Ireland Box 9  *If you live in Scotland, unless you have a water meter, your council tax will also include your water charges.* | £Click to enter amount |
|  |

**Other home and contents**

|  |  |
| --- | --- |
|  | Monthly amount (£) |
| **Ground rent and service charges (factor fees if you live in Scotland)** | £Click to enter amount |
| **Mortgage endowment**  *If you have an interest-only mortgage, you may also pay towards a mortgage endowment policy. The policy pays off some, or all, of the money that would still be owed when your mortgage ends.* | £Click to enter amount |
| **Appliance and furniture rental**  *Include payments for any goods that you rent, or have bought on hire purchase or conditional sale. This may be for domestic appliances or furniture. Do not include payments for a vehicle as they are included in the Transport and travel section later on.* | £Click to enter amount |
| **TV licence** | £Click to enter amount |
| Box 10 Total monthly home and contents costs | £Click to enter amount |
|  | Monthly amount (£) |
| Gas Box 11  *If you are on a regular payment plan for your gas, include the usual amount you are paying. If not, work out an average of your monthly costs.* | £Click to enter amount |
|  |
| Electricity Box 12  *If you are on a regular payment plan for your electricity, include the usual amount you are paying. If not, work out an average of your monthly costs.* | £Click to enter amount |
|  |
| Other utility costs Box 13 (such as coal, oil, calor gas)  *Do not include costs for phones, internet or TV packages in this section. These are included in* ***Communications and leisure*** *later on.* | £Click to enter amount |
|  |
|  |

**Water**

Depending on where you live, you may receive separate bills for your water supply and water waste. If you live in Scotland, unless you have a water meter, your water bill will be included in your council tax.

|  |  |
| --- | --- |
|  | Monthly amount (£) |
| **Water supply** | £Click to enter amount |
| **Water waste (sewerage)** | £Click to enter amount |
| **Other water costs** | £Click to enter amount |
| Box 14 Total monthly water costs | £Click to enter amount |

**Care and health costs**

|  | Monthly amount (£) |
| --- | --- |
| **Childcare costs**  *This might include fees for a childminder or nursery. Do not add the cost of after-school clubs here as they are listed under the* ***School costs*** *section later on. If you have extra costs because your child is ill or disabled, put them here.* | £Click to enter amount |
| **Adult care costs**  *Include any extra costs you have if you, or your partner, are ill or disabled.* | £Click to enter amount |
| **Child maintenance or child support**  *This is maintenance that you, or your partner, pay to someone else. Include voluntary payments, any payments ordered by the court, the Child Support Agency (CSA) or the Child Maintenance Service (CMS).* | £Click to enter amount |
| **Prescriptions and medicine** | £Click to enter amount |
| **Dentistry and opticians**  *Don’t forget the cost of dental treatment, glasses and sight tests for the whole household.* | £Click to enter amount |
| **Other care and health costs** | £Click to enter amount |
| Box 15 Total monthly care and health costs | £Click to enter amount |

**Transport and travel**

|  | Monthly amount (£) |
| --- | --- |
| **Public transport (for work, school and shopping)** | £Click to enter amount |
| **Hire-purchase or conditional-sale vehicle**  *Include payments for any vehicle you are buying on hire purchase, personal contract purchase or conditional sale, as well as any vehicles that you hire on a regular basis.* | £Click to enter amount |
| **Car insurance** | £Click to enter amount |
| **Road tax** | £Click to enter amount |
| **MOT and ongoing maintenance***.* | £Click to enter amount |
| **Breakdown cover** | £Click to enter amount |
| **Fuel, parking and toll road charges** | £Click to enter amount |
| **Other Transport and travel costs (including taxis)**  *You may have other vehicle costs that you have not listed, such as for taxis, lifts from friends and family, bicycles or motorcycles. You could have extra costs because of a disability or living in a rural area. Explain this in the* ***Notes*** *section.* | £Click to enter amount |
| Box 16 Total monthly transport and travel costs | £Click to enter amount |

**School costs**

|  | Monthly amount (£) |
| --- | --- |
| **School uniform** | £Click to enter amount |
| **After-school clubs and school trips** | £Click to enter amount |
| **Other school costs**  *If you have other school costs not already listed, include them here. Do not add the cost of school meals as these are listed under the Food and housekeeping section later on.* | £Click to enter amount |
| Box 17 Total monthly school costs | £Click to enter amount |

**Pensions and insurances**

|  | Monthly amount (£) |
| --- | --- |
| **Pensions and insurances**  *Only include what you actually pay into your pension yourself. Do not include any payments that have already been taken out of your wages by your employer.* | £Click to enter amount |
| **Life insurance** | £Click to enter amount |
| **Mortgage payment protection insurance**  *This covers your mortgage repayments for a fixed time if you are sick, had an accident or have been made redundant.* | £Click to enter amount |
| **Buildings and contents insurance** | £Click to enter amount |
| **Health insurance (medical, accident or dental)** | £Click to enter amount |
| **Other pension and insurance costs** | £Click to enter amount |
| Box 18 Total monthly pensions and insurance costs | £Click to enter amount |

**Professional costs**

|  | Monthly amount (£) |
| --- | --- |
| **Professional courses**  *These are payments for courses that you must attend to keep your job or profession.* | £Click to enter amount |
| **Union fees** | £Click to enter amount |
| **Professional Fees** | £Click to enter amount |
| **Other professional costs**  *Include any other compulsory payments you have to make in your job or profession.* | £Click to enter amount |
| Box 19 Total monthly professional costs | £Click to enter amount |

**Other essential costs**

|  | Monthly amount (£) |
| --- | --- |
| **Magistrates’ court or sheriff court fines**  *Add details here, if you, or your partner, have been ordered to pay a magistrates’ court or sheriff court fine by instalments and have not missed a payment. If payments are being taken from a salary or benefits, get advice.* | £Click to enter amount |
| **Other essential costs** | £Click to enter amount |
| Box 20 Total monthly other essential costs | £Click to enter amount |

|  |  |
| --- | --- |
| Box 21 Total monthly outgoings - fixed costs = Boxes 6 + 7 + 8 + 9 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 17 + 18 + 19 + 20 | £ Click to enter amount |

Notes:

*Add any information that you want your creditors to be aware of about Your monthly outgoings - fixed costs.*

|  |
| --- |
| Click here to enter text. |

Your monthly outgoings - flexible costs

Include all your outgoings. If you live with a partner and you are not dealing with your debts together, get advice before completing this section. Do NOT include any arrears or missed payments in this section. You will be asked to include them in later sections.

**Communications and leisure**

|  | Monthly amount (£) |
| --- | --- |
| **Home phone, internet, TV package (including film subscriptions)** | £Click to enter amount |
| **Mobile phone**  *Include all the mobile phone costs you have to pay for in the household.* | £Click to enter amount |
| **Hobbies, leisure or sport (such as socialising, eating out, outings, clubs and leisure courses)** | £Click to enter amount |
| **Gifts (such as birthdays, festivals, charity donations)** | £Click to enter amount |
| **Pocket money** | £Click to enter amount |
| **Newspapers, magazines, stationery and postage** | £Click to enter amount |
| **Other communication and leisure costs**  *Add details of any other costs in the* ***Notes*** *section.* | £Click to enter amount |
| Box 22 Total monthly communication and leisure costs | £Click to enter amount |

**Food and housekeeping**

|  | Monthly amount (£) |
| --- | --- |
| **Groceries (including food, pet food, non-alcoholic drinks and cleaning products)** | £Click to enter amount |
| **Nappies and baby items** | £Click to enter amount |
| **School meals and meals at work** | £Click to enter amount |
| **Laundry and dry cleaning** | £Click to enter amount |
| **Alcohol** | £Click to enter amount |
| **Smoking products** | £Click to enter amount |
| **Vet bills and pet insurance** | £Click to enter amount |
| **House repairs and maintenance**  *Include routine house repairs, repairs to washing machines, maintenance contracts and so on.* | £Click to enter amount |
| **Other food and housekeeping costs**  *Add details of any other costs in the* ***Notes*** *section.* | £Click to enter amount |
| Box 23 Total monthly food and housekeeping costs | £Click to enter amount |

**Personal costs**

|  | Monthly amount (£) |
| --- | --- |
| **Clothing and footwear**  *The amount you spend will depend on your circumstances. Include any costs for school uniforms in the earlier* ***School costs*** *section.* | £Click to enter amount |
| **Hairdressing** | £Click to enter amount |
| **Toiletries** | £Click to enter amount |
| **Other personal costs**  *Add details of any other costs in the* ***Notes*** *section.* | £Click to enter amount |
| Box 24 Total monthly personal costs | £Click to enter amount |

|  |  |
| --- | --- |
| Box 25 Total monthly outgoings - flexible  costs = Boxes 22 + 23 + 24 | £ Click to enter amount |

Notes:

*Add any information that you want your creditors to be aware of about Your monthly outgoings - flexible costs.*

|  |
| --- |
| Click here to enter text. |

Your savings

You can include an amount towards savings in your budget. It is important to consider doing this as it could help you to deal with unexpected expenses, or save for larger value items. You may wish to consider reviewing your savings with a free independent advice agency, details of which can be found above.

|  |  |
| --- | --- |
|  | Monthly amount (£) |
|  | £Click to enter amount |
| Box 26 Total monthly savings | £Click to enter amount |

Your overview

|  |  |
| --- | --- |
| Box 27 Total of ALL monthly income = Box 5 | £ Click to enter amount |
| Box 28 Total of ALL monthly outgoings = Boxes 21 + 25 | £ Click to enter amount |
| Box 29 Amount left over after essential monthly outgoings have been paid = Box 27 – 28 | £ Click to enter amount |
| Box 30 Savings amount = Box 26 | £ Click to enter amount |
| Box 31 Debt admin fee (if applicable)*.* | £ Click to enter amount |
| *Only include an amount if you are using an agency and they have included a debt admin fee. If you are paying a debt admin fee, get advice as you may be able to get a similar service for free* |  |
| Box 32 Amount left over for your creditors = Box 29 - 30 – 31 | £ Click to enter amount |
| *If you have nothing left over to pay your creditors, or your outgoings are more than your income, get advice. You will still have options.* |  |

Notes:

*Add any information that you want your creditors to be aware of about Your overview.*

|  |
| --- |
| Click here to enter text. |

Your debts

You now need to list all your debts and sort them into priority and non-priority debts. If you live with a partner and you are dealing with your debts together, also include your partner’s debts. Remember to include any joint debts that you have taken out with someone else, even if you do not live with them. You should record the full amount owed for a joint debt. Do not split the balance.

**Priority debts**

It is important to deal with your priority debts first because these creditors have more power to get their money back. This means that you may risk losing a possession, such as your home or car, or an important service, such as your gas and electricity supply. In some cases you could be sent to prison, but this is rare. See the Priority debts table at the end of the budget for details of the most common priority debts. If you have already agreed a repayment amount with your priority creditor, enter this in the Agreed monthly payment (if applicable) box. If you are unsure whether a debt is a priority, or finding it difficult to come to an affordable arrangement with a creditor, get advice.

|  |  |  |  |
| --- | --- | --- | --- |
| Priority creditor | Amount owed  (£) | | Agreed monthly payment (if applicable) (£) |
| ***Example****: Birmingham City Council – council tax* | *400* | | *35* |
| Click here to enter text. | Click to enter amount | | Click to enter amount |
| Click here to enter text. | Click to enter amount | | Click to enter amount |
| Click here to enter text. | Click to enter amount | | Click to enter amount |
| Click here to enter text. | Click to enter amount | | Click to enter amount |
| Click here to enter text. | Click to enter amount | | Click to enter amount |
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| Click here to enter text. | Click to enter amount | | Click to enter amount |
| Click here to enter text. | Click to enter amount | | Click to enter amount |
| Click here to enter text. | Click to enter amount | | Click to enter amount |
| Click here to enter text. | Click to enter amount | | Click to enter amount |
| Box 33 Total agreed payments to priority debts | | £Click to enter amount | |

If you need more space to add debts, you can do this on a separate sheet of paper.

**Non-priority debts**

Non-priority debts are dealt with last because these creditors have less power to make you pay. Your possessions and essential services are not directly at risk. Examples of non-priority debts include: unsecured loans, credit cards and overdrafts, catalogues and doorstep loans. Water is also a non-priority debt, unless you live in Scotland and it is being collected with your council tax. If you are unsure whether a debt is a non-priority, get advice.

If you have a county court judgment or decree and are behind with payments, get advice. In Northern Ireland county court judgments are collected by the Enforcement of Judgments Office.

If you have already agreed a repayment amount with your non-priority creditor, enter this in the Agreed monthly payment **(if applicable)** box.

|  |  |  |  |
| --- | --- | --- | --- |
| Non-priority creditor | Tick if you have a county court judgment or decree | Amount owed (£) | Agreed monthly payment (if applicable) (£) |
| **Example**: ABC - Credit card |  | 1500 | 10 |
| Click here to enter text. |  | Click to enter amount | Click to enter amount |
| Click here to enter text. |  | Click to enter amount | Click to enter amount |
| Click here to enter text. |  | Click to enter amount | Click to enter amount |
| Click here to enter text. |  | Click to enter amount | Click to enter amount |
| Click here to enter text. |  | Click to enter amount | Click to enter amount |
| Click here to enter text. |  | Click to enter amount | Click to enter amount |
| Click here to enter text. |  | Click to enter amount | Click to enter amount |
| Click here to enter text. |  | Click to enter amount | Click to enter amount |
| Click here to enter text. |  | Click to enter amount | Click to enter amount |
| Box 34  Total amount owed to non-priority debts | | £Click to enter amount |  | |
| Box 35 Total payments to non-priority debts | | | £Click to enter amount |

If you need more space to add debts, you can do this on a separate sheet of paper.

Notes:

*Add any information that you want your creditors to be aware of about Your debts.*

|  |
| --- |
| Click here to enter text. |

Priority debts table

| Type of debt | Some of the possible actions that creditors could take if you are behind with payments |
| --- | --- |
| Mortgage arrears | Repossess your home. |
| Secured loan and secured overdraft arrears | Repossess your home. |
| Rent arrears | Evict you from your home. |
| Council tax arrears (in Scotland this includes any water charges collected with the council tax bill) | Use bailiffs (also known as enforcement agents) or a sheriff officer, or make deductions from your wages or benefits. In England and Wales, imprisonment is sometimes also possible. |
| Rates arrears (Northern Ireland only) | Petition for your bankruptcy. |
| Gas or electricity arrears | Cut off your supply. |
| Magistrates’ court fine arrears | Use of bailiffs (also known as enforcement agents), a deduction from your wages or benefits, clamping your vehicle or imprisonment. |
| Sheriff court fine arrears (Scotland only) | Deductions from some benefits or wages, freezing your bank account, a supervised attendance order, taking your vehicle or imprisonment. |
| Child maintenance arrears (this will depend on how and by whom your child maintenance was arranged) | Possible action could include the use of bailiffs (also known as enforcement agents), a deduction from your wages or benefits, a deduction from your bank account or court action. In some cases, your driving licence could be taken away or you could be sent to prison. |
| Benefit overpayments | Deductions from most types of benefits or from your wages and court action. |
| Tax credit overpayments | Deductions from your wages, ongoing tax credit or Universal Credit awards, through your tax payments or court action. In England and Wales, deductions can also be made directly from your bank account in some cases. |
| Income tax, National Insurance and VAT arrears | Use of bailiffs (also known as enforcement agents) or bankruptcy. In England and Wales, deductions can also be made directly from your bank account in some cases. |
| Hire-purchase or conditional-sale arrears | Repossess the goods or get a court order to make you hand them back. |
| TV licence arrears | Magistrates’ court fine or sheriff court fine (see above sections for information about what this can mean). |

Please note that bailiffs (also known as enforcement agents) cannot collect debts in Northern Ireland.