



Standard Financial Statement (SFS)






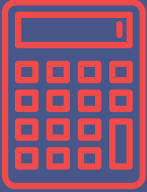

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Completing Your SFS

The information provided in the SFS is a vital first step in helping you decide what to do next. To complete this form please gather all relevant documents including bills, statements, 1 month's payslips and a calculator. Please fill in the whole document, if there is a section that does not apply to you please write N/A in large letters across that section

The SFS contains 3 sections, please fill out each section as accurately as possible. These sections are:

Your Details & Finances	To ensure a quick response, you will need to complete some personal information. You also need to give us an up to date view of your finances	
Your Borrowings	To help us understand your borrowings we will ask for details of your current payments and assets. Please provide accurate information so we can process your situation correctly.	
Your Signature	This section outlines how we will use the information provided. Please ensure all borrowers named on the loan account have signed and dated this section. This will ensure we can start to consider your application.	

What happens next?



We receive a completed SFS and supporting documentation



We will review the application and contact you if there is anything missing



We will contact you about your application and explain next steps



If we cannot offer you an alternative repayment arrangement we will inform you of the reasons for our decision

To complete the SFS, please use the Guide to completing a Standard Financial Statement published by the Central Bank and available on its website at [https://www.centralbank.ie/regulation/consumer-protection/ consumer-protection-codes-regulations#licensed-moneylenders](https://www.centralbank.ie/regulation/consumer-protection/consumer-protection-codes-regulations/licenced-moneylenders)

We are committed to working with members who are in or facing financial difficulties to find a solution where that is possible. Before you complete this Standard Financial Statement (SFS), please read the following information which will assist you with understanding the document.

What is this Standard Financial Statement?

The SFS helps you to set out your current financial situation. After you complete it, we will assess your information as part of the Mortgage Arrears Resolution Process (MARP). We will then explore whether we can offer an appropriate and sustainable alternative repayment arrangement (ARA) on your mortgage.

It is important to keep in mind that all of the information and documentation that you provide should be accurate and up-to-date in order to ensure a quick assessment and a better member experience. You should also feel free to share any other information regarding your financial circumstances that you think may be necessary.

What supports are available to help me complete the SFS?

- MABS is a free, confidential and independent service which will help you to complete the SFS. They will talk you through the SFS and give you advice about the supporting documents you may need to provide. Call the MABS helpline on 0818 07 2000.
- Abhaile is a service to help homeowners find a resolution to home mortgage arrears. Depending on your situation, Abhaile provides vouchers for you to get financial advice, legal advice or insolvency advice and help from experts. The vouchers are available through MABS.
- Mortgage to Rent (MTR) scheme is a government scheme to help homeowners who are at risk of losing their homes due to mortgage arrears.
- The Central Bank is also committed to assisting you in the completion of your SFS. A guide has been designed to provide you with comprehensive details about the documentation you need to gather to complete the SFS, as well as the information you must input in the form. Each section of this guide mirrors the sections of the SFS.

Other resources are available to you and may assist in the completion of your SFS, for example:

1. Central Bank Guide on the CCMA: Code of Conduct on Mortgage Arrears
2. Information about Mortgages Arrears and the CCPC Money Hub: Competition and Consumer Protection Commission: www.ccpc.ie
3. Citizens Information: www.citizensinformationboard.ie
4. Data Protection Commissioner: www.dataprotection.ie
5. Dept. of Social Protection: www.gov.ie
6. Financial Services and Pensions Ombudsman (FSPO): www.fspo.ie
7. Free Legal Advice Centres (FLAC): www.flac.ie
8. Revenue: www.revenue.ie

Steps to completing your SFS

Section	What is this section about?	Supporting Documents
Section A: My Details	Details about your personal circumstances, your name, address, occupation and the number of people living in your household	No document required to complete this section
Section B: My Mortgage	Details about your mortgage on your primary residence, that is, the residential property you occupy as your primary residence, or the only residential property in the State that you own. This section also helps you to better understand the key elements of your mortgage	<ul style="list-style-type: none"> • Your annual mortgage statement • A statement from your mortgage provider showing the total left to pay on your mortgage • A statement of mortgage payments or confirmation from your mortgage provider of the amount of monthly mortgage payment • Print out showing current estimated value of your property
Section C: My Monthly Income	Details on all your monthly income	<p>Employee:</p> <ul style="list-style-type: none"> • proof of income in the form of recent payslips <p>Self-employed:</p> <ul style="list-style-type: none"> • audited or certified accounts • business account statements • personal tax return or tax balancing statement • Revenue Form 11 <p>Unemployed: most recent social welfare receipt for each social welfare payment received</p> <p>Retired: proof of receipt and amount of monthly pensions</p> <ul style="list-style-type: none"> • Proof of receipt of maintenance payments • Proof of other income • Proof of monthly financial contribution received from dependants and/or non-dependants living in the household (for example bank statements)

Section D: My Monthly Household Expenditure	<p>Details of all your expenditure or outgoings, calculated on a monthly basis. Details of all expenses that may be incurred during the expected period of financial difficulty should be included in the SFS</p>	<ul style="list-style-type: none"> • Recent Bills (electricity, gas/oil, internet, phone, mobile) • Documents proving the amount spent on childcare and/or elderly care. • Proof of insurance (including motor, home, health, mortgage protection, payment protection, income protection, life assurance) and pension payments(pension contribution not deducted from salary at source) • Proof of maintenance payments • Proof of rent paid
Section E: My Monthly Debt Repayments	<p>Details about monthly amounts of all your other debt repayments (other than your mortgage repayment on your primary residence)</p>	<ul style="list-style-type: none"> • Proof of any court payment due • Statement related to any loans you have (credit unions, personal loans, credit cards, overdrafts, PCP/hire purchases) • Statements should include the amount outstanding, the payments being made, the time left on each loan, the arrears balance, the reason for the loan
Section F: My Other Properties	<p>Details of other properties you own which are not your primary residence</p>	<ul style="list-style-type: none"> • Print outs showing estimated value of any other properties you own • Statement from your mortgage provider showing the full amount left to pay on each of these mortgages (if any) • Statement of arrears on your mortgage accounts for otherproperties • Proof of rental income • Statement of mortgage payments or confirmation from your mortgage provider(s) of the amount of monthly mortgage payment • for your other properties

Section G: My Other Assets	<p>Details of all other assets you own, either on your own or with someone else, for example savings, cars, and shares</p>	<ul style="list-style-type: none"> • Receipts and/or statements of purchase price for any assets you own • Statement of current estimated value (see guidance under section B)
Section H: Summary of Your SFS	<p>This section will help you to review the figures you have inputted in sections B, C, D and E.</p>	

Section A: My Details

This Section asks for details about your personal circumstances, your name, address, occupation and the number of people living in your household.

	Borrower 1	Borrower 2
Name		
Correspondence Address		
Please Indicate Preferred Contact Method		
Home Telephone <input type="checkbox"/> Mobile <input type="checkbox"/> Email <input type="checkbox"/>		
Marital Status		
Date of Birth		
Total number of all persons in household		
Dependents Date of Birth		
Dependent 1		
Dependent 2		
Dependent 3		
Dependent 4		
Are any of your dependents in third level education? If Yes, please provide the number of expected years remaining	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Are any of these dependents or persons living in the household without being a dependent financially contributing to the household on a monthly basis? If Yes, please include the monthly contribution in field C8.	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>

<p>Do any of these dependants have medical or care needs that have an impact on your financial situation? If Yes, please include the monthly cost of any related medical expenses in field D4.</p>	<p>Y <input type="checkbox"/> N <input type="checkbox"/></p>	<p>Y <input type="checkbox"/> N <input type="checkbox"/></p>
<p>Are you currently employed? If you are self-employed, please indicate if you are a sole trader, own a company (limited or unlimited), or are in a partnership.</p>	<p>Y <input type="checkbox"/> N <input type="checkbox"/></p>	<p>Y <input type="checkbox"/> N <input type="checkbox"/></p>
<p>What is your current occupation? If you are unemployed or retired, please include your previous occupation.</p>		
<p>Are you in permanent employment?</p>	<p>Y <input type="checkbox"/> N <input type="checkbox"/></p>	<p>Y <input type="checkbox"/> N <input type="checkbox"/></p>
<p>For what reason(s) are you having difficulty meeting your mortgage and/or other debt repayments? Please select all that apply.</p>	<p>Unemployment <input type="checkbox"/> Reduced Income <input type="checkbox"/> Illness <input type="checkbox"/> Divorce/Separation <input type="checkbox"/> Bereavement <input type="checkbox"/> School/College Fees <input type="checkbox"/> Household bills <input type="checkbox"/> Other (Please Specify) <input type="checkbox"/></p>	<p>Unemployment <input type="checkbox"/> Reduced Income <input type="checkbox"/> Illness <input type="checkbox"/> Divorce/Separation <input type="checkbox"/> Bereavement <input type="checkbox"/> School/College Fees <input type="checkbox"/> Household bills <input type="checkbox"/> Other (Please Specify) <input type="checkbox"/></p>
<p>How long do you expect these difficulties to continue? (If you are not in a position to answer this question, please contact us to seek support on how to answer this question)</p>	<p>0-3 months <input type="checkbox"/> 3-6 months <input type="checkbox"/> 6-12 months <input type="checkbox"/> 12+ months <input type="checkbox"/></p>	<p>0-3 months <input type="checkbox"/> 3-6 months <input type="checkbox"/> 6-12 months <input type="checkbox"/> 12+ months <input type="checkbox"/></p>

Section B: My Mortgage

Mortgage Provider		
Mortgage Account Reference Number(s)		
Account reference of any other mortgage account(s) on your primary residence (for example top-up account)		
Total outstanding mortgage balance (€)		
Estimated current value of primary residence (€)		
Monthly mortgage repayments due (€)		
Monthly mortgage repayments being paid (€)		
Remaining term of mortgage		
Current Interest Rate (%) Is this rate fixed, or variable?	FIXED <input type="checkbox"/> VARIABLE <input type="checkbox"/>	
Arrears balance (€) (if applicable)		
Is your mortgage currently restructured?	Y <input type="checkbox"/> N <input type="checkbox"/>	
Do you have a Payment Protection Insurance policy?	Y <input type="checkbox"/> N <input type="checkbox"/>	

Section C: My Monthly Income

This Section asks for details of all your monthly income, e.g., your wages, social welfare benefits, rent and any other type of income you might receive.
If you face seasonal or irregular income, please engage with us for further assistance on completing this section.

To help you calculate your monthly income where it's not received on a monthly basis:

- If you receive your income on a weekly basis, multiply the weekly figure by 52 and divide by 12 to get your monthly total: $\text{Monthly Income} = (\text{weekly income} \times 52) / 12$
- If you are paid every two weeks or fortnightly, multiply the figure by 26 and divide by 12 to get your monthly total: $\text{Monthly Income} = (\text{fortnightly income} \times 26) / 12$
- Do not include any irregular income, such as shift allowance, bonus or overtime.

	Borrower 1	Borrower 2	Total
Gross monthly salary			
Net monthly salary			
Monthly social welfare benefits Please list below			
Benefit (please specify)			
Benefit (please specify)			
Benefit (please specify)			
Child Benefit			
Mortgage Interest Supplement			
Working Family Payment			
Maintenance received			
Monthly rental income (from other properties			
Monthly income from non-property assets			
Total monthly income			

Section D: My Monthly Household Expenditure

Please read the guidance on page 23 before you fill in this section.

Expense	Average Monthly Cost (€)	Arrears (Where Applicable) €
Food		
Clothing		
Personal Care		
Health		
Household Goods		
Household Services		
Communication		
Education		
Transport		
Household Energy		
Insurance & Pension		
Savings		
Social Inclusion & Participation		
Childcare		
Rent		
Other		
Total Monthly Expenditure		

If there is any additional information not captured above that may impact your monthly expenditure, please include here [you may also use this text box to explain a high level of costs for certain items above]

Section E: My Monthly Debt Payments

Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance (€)	Arrears Balance (€)	Provider	Purpose of loan/debt	Is this debt secured?	Is the debt currently restructured?
	Due	Being Paid						Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Court Mandated Debt								Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Credit Union Loan								Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Personal Bank Loan								Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Money Lender Loan								Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Loan from family/friends								Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Hire Purchase / PCP Agreement								Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Credit Card								Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Mortgage Repayments								Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Revenue Debt								Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Other Debt (Please Specify)								Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Total								Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>

Section F: My Other Properties

Property	Property Type	Ownership Type	Estimated Current Value	Loan Balance	Arrears Balance	Monthly Rental Income	Monthly Expenditure	Is the debt currently restructured?	Monthly Mortgage Repayments		Mortgage Provider	Is the property Currently for sale?
									Due	Being Paid		
1								Y <input type="checkbox"/> N <input type="checkbox"/>				Y <input type="checkbox"/> N <input type="checkbox"/>
2								Y <input type="checkbox"/> N <input type="checkbox"/>				Y <input type="checkbox"/> N <input type="checkbox"/>
3								Y <input type="checkbox"/> N <input type="checkbox"/>				Y <input type="checkbox"/> N <input type="checkbox"/>
4								Y <input type="checkbox"/> N <input type="checkbox"/>				Y <input type="checkbox"/> N <input type="checkbox"/>
Total												

My Other Properties (Other than my primary residence)		
Property	Address	Date of Purchase
1		
2		
3		
4		

Section G: My Other Assets

Asset Type	Original Cost/Value	Estimated Current Value	Net Monthly Income	Please give any relevant details
Savings/Deposits/Current Account				
Shares				
Redundancy Payment (s)				
Long Term Investment (s)				
Other Investment (s)				
Other Assets				
Total Sum				

Please list all other liabilities, for example any guarantees given with respect to company borrowing or borrowing by a family member.

Section H: Summary of Financial Situation

Total Monthly Income	
Total Monthly Expenditure	
Sub-Total	
Monthly Mortgage Repayments Due	
Other Monthly Debt Repayments Due	
Total Surplus/Deficit	

Your Signature

Account Number

I/we understand that the information provided will only be used for the purpose of assisting my lender to assess my financial situation under its Mortgage Arrears Resolution Process.

Protecting Your Information

We will keep your information confidential and will only use this information for the purpose of assisting you in accordance with our Mortgage Arrears Resolution Process in accordance with our obligations under the General Data Protection Regulation (2016/679) and Data Protection Acts 1988 to 2018.

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online. It may change from time to time.

For more information on your rights under the Data Protection Acts, see the Data Protection Commissioner's website at www.dataprotection.ie

We will use the information you have given us to search and to share information with credit reference agencies and/or credit registers, such as the Central Credit Register, to help with applications for credit and for ongoing credit review. The credit reference agencies will hold this information on a database and it may be accessed by other financial institutions.

I declare that the information I have provided represents my/our financial situation, and commit to informing my lender if my situation changes.

Signed: Borrower 1

Date:



Signed: Borrower 2

Date:



Checklist for submitting your SFS

Below is a checklist to help you to ensure we can contact you quickly to update you on the progress of your application, please complete and tick each section:

1.Completed, Signed and Dated Standard Financial Statement

I have completed all of the following:

- 1.All sections completed
- 2.Ticked for consent
- 3.Signed
- 4.Dated

2. Bank Statements

Choose the most applicable option for you:

- 1.3 months of bank statements dated within the last 3 months (Elevate Credit Union statements not needed). Please ensure one page contains a name and address.
2. 6 months of business account statements - if self employed

3.Evidence of Income

If you are a PAYE worker	If you are self employed	If you are unemployed
<ul style="list-style-type: none">• 1 full month's payslip• 4 consecutive payslips if paid weekly• 2 consecutive payslips if paid fortnightly.*	<ul style="list-style-type: none">• Most recent Self-assessment Certificate or Notice of Assessment• Most recent Form 11	Most recent social welfare receipt for each social welfare payment received.

*If your income is made up of any non-basic income (e.g. shift/overtime etc.) or is performance related, we require 3 years Employment Detail Summaries or Salary Certs or Employers written confirmation to confirm your track record of earnings.

User Guide: Section A

Name	
Correspondence Address	
Please Indicate Preferred Contact Method	
Home Telephone	<input type="text"/>
Mobile	<input type="text"/>
Email	<input type="text"/>
Marital Status	
Date of Birth	
Total number of all persons in household	
Dependents Date of Birth	
Dependent 1	
Dependent 2	
Dependent 3	
Dependent 4	
Are any of your dependents in third level education?	
If Yes, please provide the number of expected years remaining	
Are any of these dependents or persons living in the household without being a dependent financially contributing to the household on a monthly basis?	
If Yes, please include the monthly contribution in section C.	

This address will be used for all correspondence relating to this SFS.

Total number of persons living in the household including you

A dependant is a person who financially relies on you

Details of any persons in the household, other than the named borrowers, who are financially contributing to the household on a monthly basis, including the amount of that monthly contribution

Do any of these dependants have medical or care needs that have an impact on your financial situation?

If Yes, please include the monthly cost of any related medical expenses in SECTION d.

Are you currently employed?

If you are self-employed, please indicate if you are a sole trader, own a company (limited or unlimited), or are in a partnership.



For self-employed please indicate if you are a sole trader, own a company (limited or unlimited), or are in partnership

What is your current occupation?

If you are unemployed or retired, please include your previous occupation.



If you are unemployed or retired, please advise this in the first instance but also include your previous occupation










Are you in permanent employment?

For what reason(s) are you having difficulty meeting your mortgage and/or other debt repayments?
Please select all that apply.

How long do you expect these difficulties to continue?

(If you are not in a position to answer this question, please contact us to seek support on how to answer this question)

User Guide: Section B

Mortgage Provider	
Mortgage Account Reference Number(s)	
Account reference of any other mortgage account(s) on your primary residence (for example top-up account)	
Total outstanding mortgage balance (€)	 <p>This is the total amount left to pay on each of your mortgage accounts. We can provide you with this information</p>
Estimated current value of primary residence (€)	 <p>How much would your house be worth if you put it on the market today? This is an estimate only. To help you to estimate the value of your property, you can do some research on websites such as www.myhome.ie or www.daft.ie, or check the website of a local auctioneer and base your estimation on similar houses in your area</p>
Monthly mortgage repayments due (€)	 <p>This is the total amount left to pay on each of your mortgage accounts. We can provide you with this information. The figure included in B6 will also have to be reported in field H4 of section H: Summary of my financial situation.</p>
Monthly mortgage repayments being paid (€)	 <p>What are you currently paying each month? If you are paying the expected amount, this figure will be the same as in section B. If you are paying a different amount than the one reported in row section B, it is this different amount that you have to insert here</p>
Remaining term of mortgage	 <p>This is the duration of time (in months) you still have to pay your mortgage. We can provide you with this information.</p>
Current Interest Rate (%) Is this rate fixed, or variable?	 <p>What interest rate is being charged? We can provide you with this information. Please engage with us interest rate. A lower interest rate may reduce your monthly mortgage repayment.</p>
Arrears balance (€) (if applicable)	 <p>We can provide you with this information.</p>
Is your mortgage currently restructured?	 <p>Please select Yes if you have previously agreed with us to change the terms and conditions of your mortgage due to financial difficulties - for example reduced monthly payments.</p>
Do you have a Payment Protection Insurance policy?	 <p>Payment protection insurance (PPI) is insurance that will pay out a sum of money to help you cover your monthly repayments on your mortgage/other loans, if you are unable to work. This may be as a result of illness, accident, death or unemployment. If you do your mortgage, please engage with us. You should also contact your PPI provider to verify whether you are eligible to make a claim under your payment protection policy.</p>

User Guide: Section C

Gross monthly salary	↔	is the amount of your salary before tax and any other deductions at source; if you are self-employed, please refer to Revenue Form 11 or any other documents referred to in the checklist. This information is on your payslip if you are employed.
Net monthly salary	↔	This is the amount of your salary after tax and any other deductions at source; if you are self-employed, please refer to Revenue Form 11 or any other documents referred to in the checklist. This information is on your payslip if you are employed.
Monthly social welfare benefits	↔	Please indicate the name of each social welfare benefit for example Disability Allowance or One-Parent Family Payment.
Benefit (please specify)		
Benefit (please specify)		
Benefit (please specify)		
Child Benefit		
Mortgage Interest Supplement	↔	If you were previously eligible for and receiving this payment under the Mortgage Interest Supplement scheme, you should now receive it as part of the Supplementary Welfare Scheme
Working Family Payment		
Maintenance received		
Monthly rental income (from other properties)	↔	You calculate these figures in Section F: My other properties) first, and then copy it across to this section.
Monthly income from non-property assets	↔	You calculate these figures in Section G: My other assets first, and then copy them across to this section.
Total monthly income	↔	The figure you insert here: Total monthly income will also have to be reported under section H: Summary of my financial situation

This Section asks for details of all of your outgoings, calculated on a monthly basis. To assist you in the completion of section D, you can consult the Reasonable Living Expenses Guidance published by the Insolvency Service of Ireland available [here](#).

It is important that the figures you include below are based on your household's individual circumstances. When calculating the average monthly cost for each of the expenses, you should seek to include the examples of items listed below in your figure for 'average monthly cost'. You only need to include costs that are relevant to your household.

Please keep in mind that some of your current expenditures may be reduced by, for example, switching insurance providers. Don't hesitate to shop around. For further information on switching, please consult www.ccpc.ie.

To get the monthly figure you should:

- **Weekly:** multiply the weekly figure by 52 and divide by 12 to get your monthly total.
- **Every 2 Weeks or fortnightly:** multiply the figure by 26 and divide by 12 to get your monthly total.
- **Every 2 Months :** multiply the figure by 6 and divide by 12 to get your monthly total.
- **Quarterly :** divide the figure by 3 to get your monthly total.
- **Every Year:** divide the figure by 12 to get your monthly total.

Expense	Examples of items to include in average monthly cost figure
Food	Groceries, takeaways and eating out (restaurants, cafés, canteens)
Clothing	Clothes and footwear
Personal Care	Personal hygiene, baby/infant costs and grooming items
Health	Medicines and medical visits and appointments
Household Goods	Furniture, appliances, cleaning products
Household Services	Bin charges, household repairs and maintenance, LPT, management fees etc.
Communication	Phone (mobile and landline) and internet
Education	Uniforms, books, school/college/course fees and contributions etc.
Transport	Petrol, motor tax, NCT, vehicle repairs and maintenance etc.
Household Energy	Electricity and home heating
Insurance & Pension	Any type of insurance, including motor, home, health, mortgage protection, payment protection, income protection, life assurance. Pension contribution, where not deducted from salary at source.
Savings	
Social Inclusion & Participation	Social events, sports and hobbies, special occasions
Childcare	
Rent	For example, in the case of separated borrowers, where one borrower is not living in the household and is paying rent for other accommodation.
Other	Any other expenses not already captured. May include maintenance paid to spouse/child, costs associated with another property, elderly care, nursing home fees, carer fees, legal costs, children's/ teenagers' pocket money.
Total Monthly Expenditure	The figure you insert here will also have to be reported under section H: Summary of my financial situation.

User Guide: Section E

Debt Type	Monthly Repayments		Remaining Term	OutTotal standing Balance (€)	Arrears Balance (€)	Provider	Purpose of loan/debt	Is this debt secured?	Is this debt currently restructured?
	Due €	Being Paid €							



This is the amount we expect to receive from you each month

Where you have previously negotiated a reduced payment with your loan provider, insert the agreed reduced payment here



What are you currently paying each month?

If you are paying the expected amount, this figure will be the same as in the Due column.

If you are paying a different amount than the one reported in the Due column, it is this different amount you are paying that you have to insert here.



Duration in time (Months) you still have to pay your loan.

This information can be provided by your loan provider



This is the total left to pay on your loan.

This information can be provided by your loan provider



Name of your loan provider



Please explain the reason for each loan you have.



Select Yes if you have provided security for any loans you may have,



Select Yes if you previously agreed with your loan provider to change the terms and conditions of your debt due to financial difficulties, for example, changing the monthly repayment.

User Guide: Section F

Court Mandated Debt	←→	For example, fines, instalment orders, judgements
Credit Union Loan		
Personal Bank Loan		
Money Lender Loan	←→	Typically small loans at a high rate of interest over a short period of time.
Loan from family/friends		
Hire Purchase / PCP Agreement	←→	Type of credit, often associated with car financing. Under a hire purchase (HP) agreement, you hire the car, pay an agreed amount usually in monthly repayments, and only become the legal owner of the car at the end of the agreement. The legal owner of the car is the finance company that gave you the money to buy the car and you cannot sell the car without the finance company's permission.
Credit Card	←→	Including credit cards linked to shops
Mortgage Repayments		
Revenue Debt	←→	For example any arrangements you may have in place with the Revenue Commissioners to pay taxes you were not in a position to pay fully at the time.
Other Debt (Please Specify)	←→	for example, additional loans or credit cards, overdrafts, payment of arrears on utilities, Buy Now Pay Later or shop credit
Total	←→	The figure calculated here will also have to be included in field H5 of section H: summary of my financial situation

User Guide: Section G

Property	Property Type	Ownership Type	Estimated Current Value	Loan Balance	Arrears Balance	Monthly Rental Income	Monthly Expenditure	Is the debt currently restructure d?	Monthly Mortgage Repayments		Mortgage Provider	Is the property Currently for sale?
									Due	Being Paid		

User Guide: Section H

Savings/Deposits/Current Account

Shares

For example, credit union shares, bank shares,
employee share scheme

Redundancy Payment (s)

Long Term Investment (s)

Other Investment (s)

Other Assets

You should indicate to us whether you need your car
for professional reasons/work

Total Sum

Please give any relevant details

Please give your mortgage provider any relevant
details relating to your assets in the context of
your financial situation - for example if the asset is
used as a security for a loan



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