



the debt advisor

Income & Expenditure Guidelines

These guidelines are from the British Bankers Association, in line with CCCS requirements.

Income Guidance

- **Salary both parties** what the client earns weekly/monthly
- **Carers allowance** £45.70 weekly
- **Child benefit** £17.00 eldest child - weekly
£11.00 each other child up to age of 16 or 18 still in education
- **Disability Living Allowance** between £16.05 - £60.60 weekly
- **Incapacity benefit** approx £68.20 weekly under age of 65
approx £73.35 weekly over age 65

Income support

Personal allowances for single people:	April 2005
aged 16-17	£33.85
or depending on their circumstances	£44.50
aged 18-24	£44.50
aged 25 or over	£56.20

Personal allowances for couples:	
both aged 18 or over	£88.15
Where one or both partners are aged under 18, their personal allowance depends on their circumstances.	

Personal allowances for lone parents:	
aged 16-17	£33.85
or depending on their circumstances	£44.50
aged 18 or over	£56.20

Personal allowances for dependent children:	
from birth to the day before 19th birthday	£43.88

- **Industrial injuries benefit** £123.80 weekly



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- **Job seekers allowance**

Contribution-based JSA

Aged 16 - 17	£33.85
Aged 18 - 24	£44.50
Aged 25 or over	£56.20

Income-based JSA Personal allowances

Single people

Aged 16 to 17	£33.85
aged 18 to 24	£44.50
aged 25 or over	£56.20

Couple

both aged 16 – 17	£33.85
both aged 16 -17, one disabled	£44.50
both aged 16 - 17, with responsibility for a child	£67.15
one aged 16 -17, one 18 to 24	£44.50
one aged 16 -17, one over 25	£56.20
both aged 18 or over	£88.15

Lone parent

aged 16 to 17	£33.85
or depending on their circumstances	£44.50
aged 18 or over	£56.20

Dependent children

from birth to the day before the 19th birthday	£43.88
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- **State pension** £82.05 weekly
- **Private Pension** what client receives
- **Statutory maternity pay** £106.00 weekly
- Statutory sick pay** £68.20 weekly

- **Tax credits**

- Child Tax Credit is for people who are responsible for at least one child or qualifying young person. Child Tax Credit is paid direct to the person who is mainly responsible for caring for the child or children. If you are a lone parent you will receive the payment. Child Tax Credit can be paid to workers who continue to pay



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UK National Insurance Contributions when posted from the UK to work in another country in the European Economic Area.

• Working tax credit

- Working Tax Credit is for people who are employed or self-employed (either on their own or in a partnership), who
 - usually work 16 hours or more a week
 - are paid for that work, and
 - expect to work for at least 4 weeks
- and** who are
- aged 16 or over and responsible for at least one child, or
 - aged 16 or over and disabled, or
 - aged 25 or over and usually work at least 30 hours a week

These benefits vary as per the client's circumstances.

Expenditure Guidance

- | | |
|---------------------------|--|
| • Rent /Mortgage | what client pays |
| • Rent/Mortgage arrears | what client pays |
| • Mortgage Protection | what client pays |
| • Endowment | what client pays |
| • Secured loans | what client pays |
| • Life Assurance | Single £18 couple £35 |
| • Council Tax | What client pays (noted if paying any arrears how much & at what rate) |
| • Home contents Insurance | £25 |
| • Electricity | £40 |
| • Gas | £40 |
| • Water | £30 |
| • Telephone | single person £19 |
| • Single parent | £25 |
| • Couple | £18 |
| • Couple with children | £30 |
| • Mobile phone | single person £20 |
| • Single parent | £20 |
| • Couple | £20 |
| • Couple with children | £20 |
| • TV licence | £12 |
| • TV Rental | what client is paying – if very high ask them to downgrade |



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- Sky TV minimum package
- Internet if essential for work
- Cigarettes £12 per week per adult
- Gym fees **only if for specific health reasons (doctors note required for proof)**

- Travelling Expenses single person £170 including petrol/insurance/car tax
- Couple £180 including petrol/insurance/car tax
- Car Hire Purchase what client pays (with notes to state who with and term)
- Car Repairs/maintenance single person £24 couple £20

- Housekeeping single person £191
- Couple £314 monthly
- Couple with children £461 monthly
- Single parent £322 monthly

- Children's activities single parent £59
- Couple with children £38 a month
- Nappies £40 a month
- Clothes £10 per month per person

Other items can be included if the client **genuinely** pays them but they would have to provide proof.