Income &



Expenditure

|  |  |
| --- | --- |
| **Personal Information**  This section will be used to help us locate your agreement. | |
| **Full name:**  **Agreement Number:**  **Date of Birth (DOB):**  **Home Address & Postcode:**  **Vehicle Registration:**  **Mobile Number:**  **Email Address:** |  |

**Introduction**

**Instructions**

**Please complete the following Income and Expenditure form to help us better understand your financial situation and how we may be able to help.**

Once completed, get in touch:

By telephone: Call our Customer Outcomes team on 0370 243 080.

By email: Return via email to [customeroutcomes@uk.toyota-fs.com](mailto:customeroutcomes@uk.toyota-fs.com).

By post: Send by post to FAO Customer Outcomes, Toyota Financial Services, Great Burgh, Burgh Heath, Epsom, Surrey, KT18 5UZ

Please note, our opening hours are Monday to Friday 9:00am to 5:30pm.

We have a range of options available to support your individual circumstances and we are committed to helping you find the best solution.

It is important to complete the **full budget** as accurately as possible because it will help you see:

* what money you have coming in,

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.

* 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, get advice from a money adviser. To find a **free** money adviser, use the Money Advice Service’s Debt Advice Locator. Go to [**www.moneyadviceservice.org.uk/debt-advice-locator**](http://www.moneyadviceservice.org.uk/debt-advice-locator)or call **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.

If you have a money adviser, you can also use this space to list any questions that you want to discuss with them.

**Declaration** - I declare the following information to be an accurate record of my financial situation.

Signature:

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:** | **Your date of birth:** |  |  |  |
| **Partner’s name:**  Fill in this section if you are doing a **joint** budget. | **Partner’s date of birth:**  Fill in this section if you are doing a **joint** budget. | | | |
| **Your address:** | **Your employment Partner’s employment**  Full-time Full-time  Part-time Part-time  Unemployed Unemployed  Not working due to Not working due to  illness/disability illness/disability  Self-employed Self-employed  Retired Retired  Carer Carer  Student Student  Other Other  Tick all boxes that apply If you are completing a **joint**  to you. budget, tick all boxes that apply to your partner. | | | |
| **Your accommodation**  Owner Mortgage Tenant - private Tenant - social Living with parents Other | | | | |
|  | | | | |
| **Number of dependent children** Under 16 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 dependants**  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-dependants**  Non-dependants 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**  This includes everyone in the household: you, your partner, any dependent children, other dependants and non-dependants. | | | | |
|  | | | | |
| **Number of vehicles in the household**  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 or hire-purchase agreement. If you need more than one vehicle, explain why in the **Notes** section. | | | | |
| **Assets**  Confirm that you have considered the use of any assets to make lump-sum payments to your debts.  Assets are things like savings or the value of property, such as your home or car. Creditors will not usually expect you to sell these to pay off your debts, but it is a good idea to show that you have at least considered whether this is an option. Tick the box to show creditors that you have considered this. | | | | |

# **Notes**

Add any information that you want your creditors to be aware of about **Your personal and household details**.

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| --- | --- | --- |
| **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 1 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)** |  |  |
| **Your partner’s salary or wages (take-home pay)** |  |  |
| **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**](http://www.businessdebtline.org/)or call **0800 197 6026** for advice. |  |  |
|  |  |  |
| **Total monthly salary and wages** | **£** | **Box 1** |
| **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** |  |  |
| **Jobseeker’s Allowance (income-based)** |  |  |
| **Jobseeker’s Allowance (contribution-based)** |  |  |
| **Income Support** |  |  |
| **Working Tax Credit** |  |  |
| **Child Tax Credit** |  |  |

|  |  |  |
| --- | --- | --- |
| **Child Benefit** |  |  |
| **Employment and Support Allowance or Statutory Sick Pay**  If you get Incapacity Benefit include it here. |  |  |
| **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. |  |  |
| **Carer’s Allowance** |  |  |
| **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. |  |  |
| **Council Tax Support or help with your rates in Northern Ireland** |  |  |
| **Other benefits and tax credits (such as maternity benefits)**  Add any other benefits that you get here and include details in the **Notes** section. |  |  |
|  |  |  |
| **Total monthly benefits and tax credits** | **£** | **Box 2** |

|  |  |  |
| --- | --- | --- |
| **Pensions** |  |  |
| **£ Monthly amount** | | |
| **State Pension** |  |  |
| **Private or work pensions** |  |  |
| **Pension Credit**  There are two parts to Pension Credit: Guaranteed Credit and Savings Credit. You may get one or both of these credits. |  |  |
| **Other pension income**  Add any other pensions that you get here and include details in the **Notes** section. |  |  |
|  |  |  |
| **Total monthly pensions** | **£** | **Box 3** |
| **Other types of income** |  |  |
| **£ Monthly amount** | | |
| **Maintenance or child support** |  |  |
| **Borders or lodgers** |  |  |
| **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. |  |  |
| **Student loans and grants** |  |  |
| **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. |  |  |
|  |  |  |
| **Total monthly other types of income** | **£** | **Box 4** |
|  |  |  |
| **Total of ALL monthly income = Boxes 1 + 2 + 3 + 4** | **£** | **Box 5** |

# **Notes**

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

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| **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**  Show your full rent payment here. Include any Housing Benefit or Local Housing Allowance you receive in the earlier **Your monthly income** section. | **£** | **Box 6** |
| **Mortgage**  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. | **£** | **Box 7** |
| **Other secured loans**  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. | **£** | **Box 8** |
| **Council tax/rates in Northern Ireland**  If you live in Scotland, unless you have a water meter, your council tax will also include your water charges. | **£** | **Box 9** |
| **Other home and contents** |  |  |
| **£ Monthly amount** | | |
| **Ground rent and service charges (factor fees if you live in Scotland)** |  |  |
| **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. |  |  |
| **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. |  |  |
| **TV licence** |  |  |
|  |  |  |
| **Total monthly other home and contents costs** | **£** | **Box 10** |

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| --- | --- | --- |
| **£ Monthly amount** | | |
| **Gas**  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. | **£** | **Box 11** |
| **Electricity**  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. | **£** | **Box 12** |
| **Other utility costs (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. | **£** | **Box 13** |

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| --- | --- | --- |
| **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** |  |  |
| **Water waste (sewerage)** |  |  |
| **Other water costs** |  |  |
|  |  |  |
| **Total monthly water costs** | **£** | **Box 14** |
| **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. |  |  |
| **Adult care costs**  Include any extra costs you have if you, or your partner, are ill or disabled. |  |  |
| **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). |  |  |
| **Prescriptions and medicine** |  |  |
| **Dentistry and opticians**  Don’t forget the cost of dental treatment, glasses and sight tests for the whole household. |  |  |
| **Other care and health costs** |  |  |
|  |  |  |
| **Total monthly care and health costs** | **£** | **Box 15** |

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| --- | --- | --- |
| **Transport and travel** |  |  |
| **£ Monthly amount** | | |
| **Public transport (for work, school and shopping)** |  |  |
| **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. |  |  |
| **Car insurance** |  |  |
| **Road tax** |  |  |
| **MOT and ongoing maintenance** |  |  |
| **Breakdown cover** |  |  |
| **Fuel, parking and toll road charges** |  |  |
| **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. |  |  |
|  |  |  |
| **Total monthly transport and travel costs** | **£** | **Box 16** |
| **School costs** |  |  |
| **£ Monthly amount** | | |
| **School uniform** |  |  |
| **After-school clubs and school trips** |  |  |
| **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. |  |  |
|  |  |  |
| **Total monthly school costs** | **£** | **Box 17** |
| **Pensions and insurances** |  |  |
| **£ Monthly amount** | | |
| **Pension payments**  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. |  |  |
| **Life insurance** |  |  |
| **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. |  |  |
| **Buildings and contents insurance** |  |  |
| **Health insurance (medical, accident or dental)** |  |  |
| **Other pension and insurance costs** |  |  |
|  |  |  |
| **Total monthly pensions and insurance costs** | **£** | **Box 18** |

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| --- | --- | --- |
| **Professional costs** |  |  |
| **£ Monthly amount** | | |
| **Professional courses**  These are payments for courses that you must attend to keep your job or profession. |  |  |
| **Union fees** |  |  |
| **Professional fees** |  |  |
| **Other professional costs**  Include any other compulsory payments you have to make in your job or profession. |  |  |
|  |  |  |
| **Total monthly professional costs** | **£** | **Box 19** |
| **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**. |  |  |
| **Other essential costs** |  |  |
|  |  |  |
| **Total monthly other essential costs** | **£** | **Box 20** |
|  |  |  |
| **Total monthly outgoings - fixed costs = Boxes 6 + 7 + 8 + 9 + 10 + 11**  **+ 12 + 13 + 14 + 15 + 16 + 17 + 18 + 19 + 20** | **£** | **Box 21** |
| **Notes**  Add any information that you want your creditors to be aware of about **Your monthly outgoings - fixed costs**. | |  |

|  |  |  |
| --- | --- | --- |
| **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)** |  |  |
| **Mobile phone**  Include all the mobile phone costs you have to pay for in the household. |  |  |
| **Hobbies, leisure or sport (such as socialising, eating out, outings, clubs and leisure courses)** |  |  |
| **Gifts (such as birthdays, festivals, charity donations)** |  |  |
| **Pocket money** |  |  |
| **Newspapers, magazines, stationery and postage** |  |  |
| **Other communication and leisure costs**  Add details of any other costs in the **Notes** section. |  |  |
|  |  |  |
| **Total monthly communication and leisure costs** | **£** | **Box 22** |
| **Food and housekeeping** |  |  |
| **£ Monthly amount** | | |
| **Groceries (including food, pet food, non-alcoholic drinks and cleaning products)** |  |  |
| **Nappies and baby items** |  |  |
| **School meals and meals at work** |  |  |
| **Laundry and dry cleaning** |  |  |
| **Alcohol**  If you need to cut back on your spending, this is an area that you might look at. |  |  |
| **Smoking products**  If you need to cut back on your spending, this is an area that you might look at. |  |  |
| **Vet bills and pet insurance** |  |  |
| **House repairs and maintenance**  Include routine house repairs, repairs to washing machines, maintenance contracts and so on. |  |  |
| **Other food and housekeeping costs**  Add details of any other costs in the **Notes** section. |  |  |
|  |  |  |
| **Total monthly food and housekeeping costs** | **£** | **Box 23** |

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| **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. |  |  |
| **Hairdressing** |  |  |
| **Toiletries** |  |  |
| **Other personal costs**  Add details of any other costs in the **Notes** section. |  |  |
|  |  |  |
| **Total of monthly personal costs** | **£** | **Box 24** |
|  |  |  |
| **Total monthly outgoings - flexible costs = Boxes 22 + 23 + 24** | **£** | **Box 25** |
| **Notes**  Add any information that you want your creditors to be aware of about **Your monthly outgoings - flexible costs**. | | |

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| **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.** | | |
| Tick to confirm that you have considered saving an amount each month. | | |
| **£ Monthly amount** | | |
| **Savings amount**  You can include an amount towards savings in your budget. This can be 10% or less of the money you have left over after paying your essential monthly outgoings (see Box 29) up to a maximum of £20 a month. For example, if you have £100 a month available you can save £10 a month. If you have £250 a month available, you can save £20 a month. Use the **Your overview** section below to see what money you have left over after paying your essential monthly outgoings. You need to know this before you can decide how much to save. |  |  |
| **Total monthly savings** | **£** | **Box 26** |

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| --- | --- | --- |
| **Your overview** |  |  |
| **Total of ALL monthly income = Box 5** | **£** | **Box 27** |
|  |  |  |
| **Total of ALL monthly outgoings = Boxes 21 + 25** | **£** | **Box 28** |
|  |  |  |
| **Amount left over after essential monthly outgoings have been paid**  **= Box 27 - 28** | **£** | **Box 29** |
| **Savings amount = Box 26** | **£** | **Box 30** |
|  |  |  |
| **Debt admin fee (if applicable)** | **£** | **Box 31** |
| Only include an amount if you are using an agency and they have included a debt admin fee in the **Agency information** section at the start of the budget. **If you are paying a debt admin fee, get advice as you may be able to get a similar service for free**. |  |  |
| **Amount left over for your creditors = Box 29 - 30 - 31** | **£** | **Box 32** |
| 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**. |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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* |
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| Total payments to **priority** debts | | | **£** | **Box 33** |

**If you need more space to add debts, you can do this on a separate page or 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* |  |  | *1,500* |  |  |  | *10* |
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| Total amount owed to **non-priority** debts | | | **£** | **Box 34** |  |  |  |
|  | | |  |  |  |  |  |
|  | Total payments to **non-priority** debts | | | |  | **£** | **Box 35** |

**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**.

|  |  |  |
| --- | --- | --- |
| **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.**