



Financial Health Report

Joe Bloggs

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Summary

This purpose of this health report is to give you a better understanding of your financial circumstances and to make some suggestions you may wish to action to try and improve your circumstances.

- 1)

You may wish to explore whether your mother may be entitled to Attendance Allowance and if so, whether you may be entitled to apply for Carers Allowance if no-one else is already claiming it.
- 2)

Although you are no longer receiving support via the Child Support Agency, as Billy is still in full time education, he is considered to be a dependent. You may wish to discuss what continuing support his father can provide you and Billy.
- 3)

You need to set up a regular payment with your landlord to pay the monthly shortfall owed on your rent. This is £25.00 per month. This will stop your rent arrears increasing. If you don't you may be deemed to be intentional homeless if the tenancy is ended, which may damage your chances of obtaining a new tenancy in social housing.
- 4)

We recommend you begin making payments to your landlord towards your rent arrears. Your current financial statement shows you can only afford £12.46 per month. We can make these offers on your behalf.
- 5)

We have contacted your landlord and are trying to establish the current extent of your arrears
- 6)

You are currently spending more than 10% or more of your monthly income on keeping your home reasonably warm.

Income and Expenditure

Name: Joe Bloggs

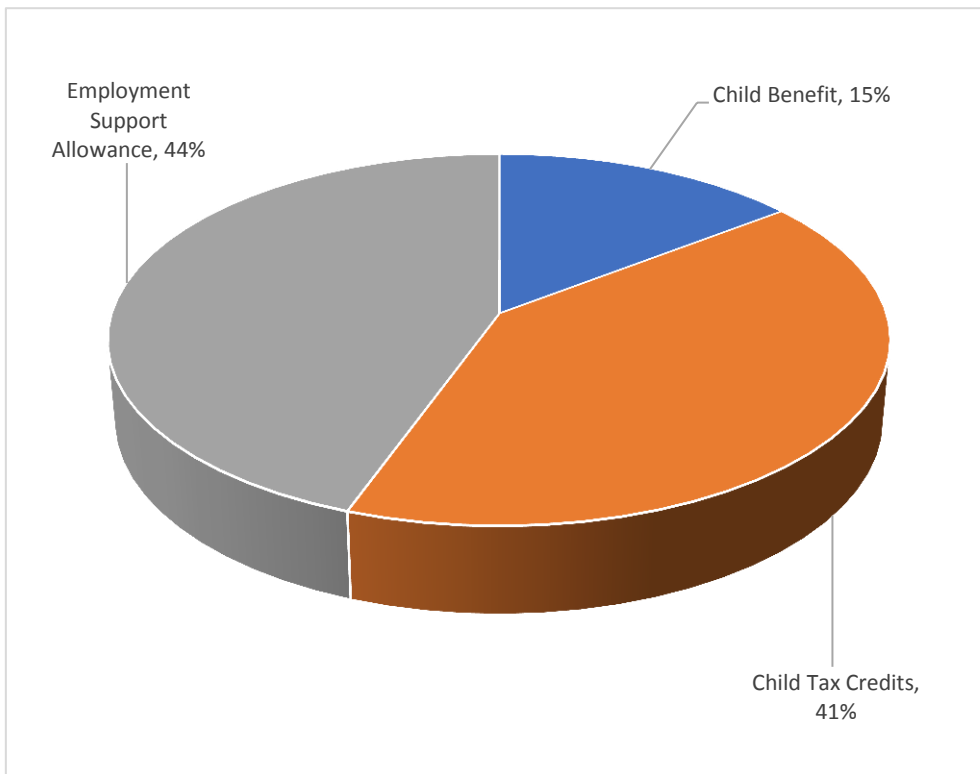
Total Income £603.89

Total Expenditure £591.43

Disposable Income £12.46

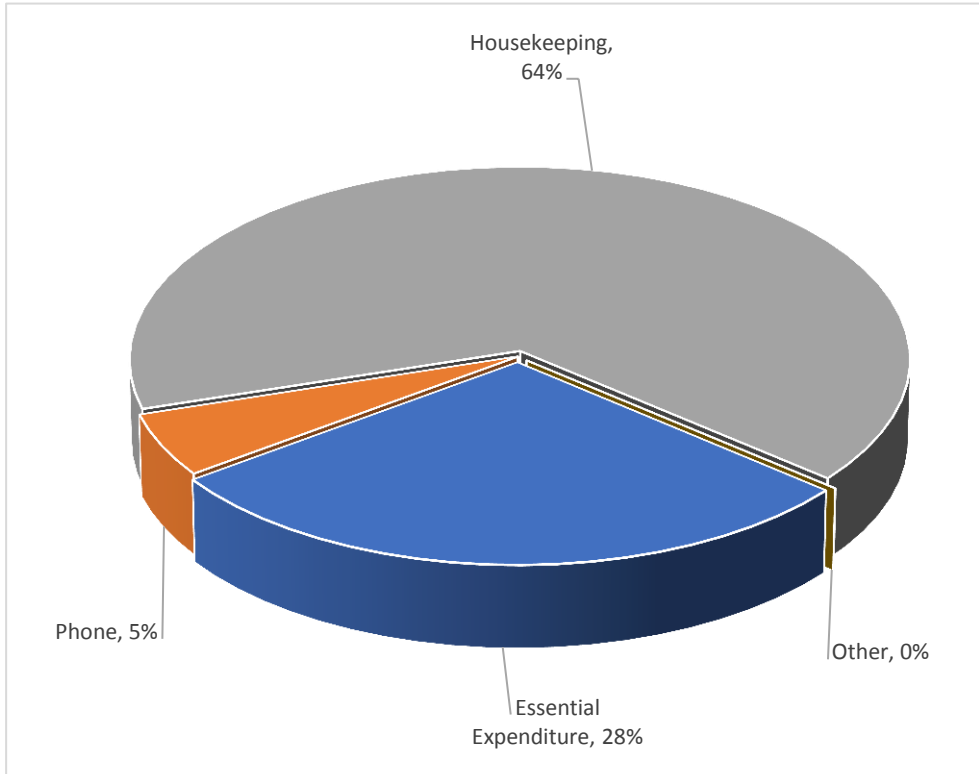
Benefit Breakdown

	£	%
Child Benefit	£87.97	15%
Child Tax Credits	£247.26	41%
Employment Support Allowance	£268.67	44%



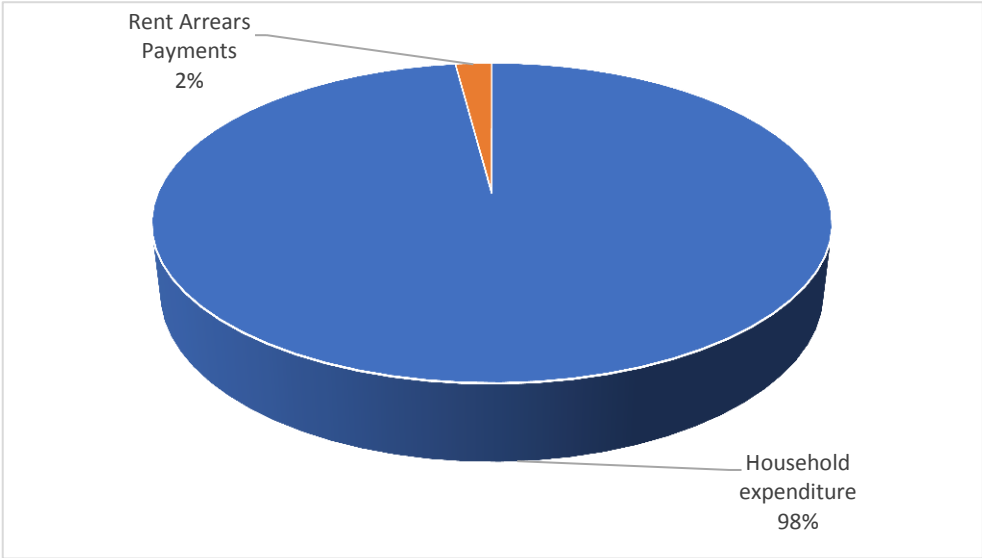
Expenditure Analysis

	£	%
Essential Expenditure	£164.76	28%
Phone	£30.00	5%
Housekeeping	£376.67	64%
Other	£0.00	0%



Debt Analysis

Household expenditure	£591.43	98%
Rent Arrears Payments	£12.46	2%



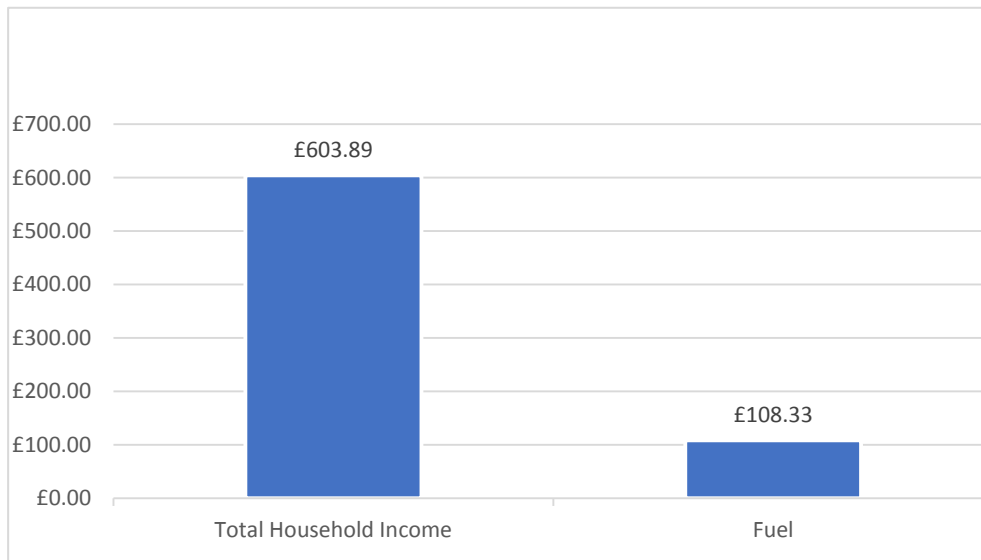
Fuel Analysis as % of Household Income

Total Household Income	£603.89
Fuel	£108.33

Your Current Expenditure on Gas and Electricity as a % of Total Income

18% *

*If you spend more than 10% of your household income on staying warm, you may be suffering fuel poverty



Appendix

Appendix A	Income Sheet
Appendix B	Expenditure Sheet
Appendix C	Debt Repayments