



Appendix E: Information Needed for Your Financial Assessment

Details of your income (money you receive)

Including any money paid jointly to you or your partner on behalf of both of you.

Income from paid work

| We need to know | Find this on |
|---|---|
| <ul style="list-style-type: none"> ▪ How much you get paid ▪ How often you get paid | <ul style="list-style-type: none"> ▪ Bank statements ▪ Payslips |

Income from state benefits & pensions

| We need to know | Find this on |
|--|---|
| <ul style="list-style-type: none"> ▪ The names of all the benefit/pensions/credit you get ▪ The exact amounts you get paid and how often and who you get it for (for example, if you get this for you and your partner) How they are paid to you (e.g. which bank account) ▪ The National Insurance number reference ▪ The value of Pension Savings Credit if you get Pension Credit | <ul style="list-style-type: none"> ▪ Bank statements ▪ Confirmation letters from the benefit/pension provider (e.g. DWP, Pension Service, Jobcentre Plus or Disability and Carers Service, HMRC, your Universal Credit journal) |

Income from state benefits paid to your partner for both of you: (*Pension Credit, Income Support, Income-related Employment Support Allowance, Universal Credit, Income-related Job Seekers Allowance*)

| We need to know | Find this on |
|---|---|
| <ul style="list-style-type: none"> ▪ The name of the benefit ▪ The exact amount your partner gets paid/how often they get it ▪ The National Insurance number reference ▪ Value of Pension Savings Credit if they get Pension Credit | <ul style="list-style-type: none"> ▪ Bank statements ▪ Confirmation letters from the benefit/pension credit provider (e.g. DWP, Pension Service, Jobcentre Plus, HMRC, your Universal Credit journal) |

Income from private and occupational pensions *(including widows/widowers pensions and entitlement to pension income/deferred pensions)*

| We need to know | Find this on |
|---|--|
| <ul style="list-style-type: none"> ▪ The name of the company or organisation paying your pension ▪ How much you get paid and how often you get it ▪ If you have chosen to defer a pension, or to draw a lower amount of income from a pension fund, details of the full entitlement. | <ul style="list-style-type: none"> ▪ Bank Statements ▪ Payslips ▪ Letters from the pension provider |

Other income

| We need to know | Find this on |
|---|---|
| <ul style="list-style-type: none"> ▪ Who you receive money from ▪ How much they pay you ▪ How often you get this payment | <ul style="list-style-type: none"> ▪ Bank Statements ▪ Letters / documents relating to the payment(s) |

2. Savings, investments and capital assets (including those that are jointly owned)

Savings and/or investment accounts (bank, building society, Post Office and/or National Savings)

| We need to know | Find this on |
|--|---|
| <p>For EACH Account (including joint accounts with a partner):</p> <ul style="list-style-type: none"> ▪ The name of the organisation holding your account ▪ Type of account ▪ Account holder name(s) ▪ The amount held in each account and the date ▪ The value of any investment | <ul style="list-style-type: none"> ▪ Statements (bank, building society, online etc.) ▪ Savings or pass books |

National Savings Certificates

| We need to know | Find this on |
|---|--|
| <ul style="list-style-type: none"> ▪ The issue number(s) | <ul style="list-style-type: none"> ▪ Certificates |

Income Bonds

| We need to know | Find this on |
|---|--|
| <ul style="list-style-type: none"> ▪ The names of the organisation(s) holding your bonds ▪ The value of the bond(s) | <ul style="list-style-type: none"> ▪ Statements |

Shares, Stocks and Unit Trusts

| We need to know | Find this on |
|---|---|
| <ul style="list-style-type: none"> ▪ Name of company(ies) or investment trust(s) ▪ Number and type of shares or units held ▪ The current value (where known) | <ul style="list-style-type: none"> ▪ Share certificates ▪ Investment statements |

Premium Bonds

| We need to know | Find this on |
|--|---|
| <ul style="list-style-type: none">▪ The value of the bond(s) | <ul style="list-style-type: none">▪ Bonds |

Property owned other than your main and only home

| We need to know | Find this on |
|--|---|
| For EACH property we need to know: <ul style="list-style-type: none">▪ The address▪ An approximate market value▪ The value of outstanding mortgage | <ul style="list-style-type: none">▪ Mortgage statements |

Other savings or investments held by you or held by someone else for you

| We need to know | Find this on |
|---|---|
| <ul style="list-style-type: none">▪ A description▪ Current Value▪ Any life insurance attached to the investment | <ul style="list-style-type: none">▪ Certificates▪ Statements▪ Letters |

Any Capital held that was received in consequence of a personal injury

| We need: | Find this on: |
|---|--|
| <ul style="list-style-type: none">▪ date of the settlement▪ details of how the Personal Injury Payment is held (for example, held in Trust, held by Court) | <ul style="list-style-type: none">▪ Settlement documents▪ Deeds of Trust▪ Documents from the Court of Protection▪ solicitor letters and documents |

3. If you are moving permanently to a care home and you own your home

| We need: | Find this on: |
|--|--|
| <ul style="list-style-type: none">▪ The address including postcode▪ Details of any other people living there (name, date of birth, relationship to you, how long they have lived there)▪ How much (%) of your property you own - and details of the other owners | <ul style="list-style-type: none">▪ Property deeds▪ Mortgage statements |
| <ul style="list-style-type: none">▪ leaseholder details (if leasehold property) | |
| <ul style="list-style-type: none">▪ value and remaining term of any mortgage▪ monthly mortgage repayments▪ if the mortgage is in joint names | |
| <ul style="list-style-type: none">▪ an approximate market value of the property | |

4. Your housing costs (money you pay)

Mortgage and service charges

| We need to know | Find this on |
|--|---|
| <ul style="list-style-type: none">▪ The name of your mortgage lender▪ How much you pay and how often (exact amount needed)▪ How much you pay for service charges, how often and what service this covers | <ul style="list-style-type: none">▪ Bank statements▪ Statements/letters from mortgage lender |

Rent and Service Charges

| We need to know | Find this on |
|---|--|
| <ul style="list-style-type: none">▪ How much you pay (exact amount) and how often▪ How much Housing Benefit or Universal Credit you get (if any) | <ul style="list-style-type: none">▪ Bank statements▪ Landlord letters/statements▪ Housing Benefit letters / Universal Credit account▪ Rent book |

Council Tax

| We need to know | Find this on |
|--|---|
| <ul style="list-style-type: none">▪ The exact amount you pay and how often▪ How much Council Tax Support you receive (if any) | <ul style="list-style-type: none">▪ Bank statements▪ Council Tax letter▪ Council Tax Support letter |

5. Disability Related Expense (DRE) – non-residential financial assessments only

If you receive Attendance Allowance or Personal Independence Payment or Disability Living Allowance, we allow £5/week in your financial assessment to allow for extra personal expenses that you may have due to disability or medical condition.

If you feel your DREs are more than £5/week and you would like us to consider a higher allowance in your financial assessment you can complete a the Disability-related Expense Assessment Questionnaire online or ask the FAB team for a DRE Assessment – see www.reading.gov.uk/dre for further information.