

## Information to help you with completing the Standard Financial Statement - PLEASE READ CAREFULLY

To complete the SFS, please use the Guide to completing a Standard Financial Statement published by the Central Bank and available on its website: [www.centralbank.ie/consumer-hub/consumer-guides](http://www.centralbank.ie/consumer-hub/consumer-guides).

We at Start Mortgages DAC are committed to working with customers 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?

This SFS helps you set out your financial situation. After you complete it, we will assess your information as part of the Mortgage Arrears Resolution Process (MARP). We will then explore what type of alternative repayment arrangement (ARA), from the options we offer, is appropriate and sustainable for your individual circumstances. While it may look like a lot of information to provide, we only ask for the information we really need to help us to assess your financial situation and find, when possible, a suitable solution for you.

### Where can I find more information on the MARP?

1. Our MARP Booklet: [www.start.ie/documents-library/marp-booklet](http://www.start.ie/documents-library/marp-booklet).  
The MARP booklet also provides useful information in the case where no alternative solution is offered to you.
2. The Central Bank's guide to the CCMA which outlines your protections when experiencing difficulties with your mortgage: [www.centralbank.ie/consumer-hub/consumer-guides](http://www.centralbank.ie/consumer-hub/consumer-guides).

### What supports are available to help me complete the SFS?

1. Check our website for the range of the supports we provide: [www.start.ie](http://www.start.ie).
2. The Central Bank's Guide to completing a Standard Financial Statement: [www.centralbank.ie/consumer-hub/consumer-guides](http://www.centralbank.ie/consumer-hub/consumer-guides).
3. The Money Advice and Budgeting Service (MABS): MABS is a free, confidential and independent service which will help you to complete the SFS. They will talk you through the document and give advice about the supporting documents you may need to provide. Call the MABS helpline on 0818 07 2000 and/or visit [www.mabs.ie](http://www.mabs.ie).
4. 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.
5. Mortgage to Rent (MTR) is a government scheme to help homeowners who are at risk of losing their homes due to mortgage arrears. The MTR scheme is a social housing option only available if you are eligible for social housing support and your mortgage is unsustainable. For more information visit [www.mabs.ie](http://www.mabs.ie).
6. Other debt advisory services like a financial adviser. If you decide that you want a MABS adviser or a lawyer, accountant or financial adviser to act for you, we ask that you agree in writing for us to contact them. We will then work with them directly and no longer contact you except in relation to matters other than your arrears situation.
7. Other resources: You can also check the website of the Competition and Consumer Protection Commission (CCPC) for useful information about loans and mortgages: [www.ccpc.ie/consumers](http://www.ccpc.ie/consumers).

### Who do I contact if I have a question?

If you have any questions, please contact us at 01 209 6300/1800 818 000. We have specially trained staff to deal with customers experiencing financial difficulties, and can help you with completing your SFS.

### What's in the SFS?

Please fill out all sections of the SFS fully and accurately and provide any documents that we may need to assess your financial circumstances. Any missing documents will slow down the assessment of your SFS. The Checklist below outlines the content of each section of the SFS along with key points for you to note.

### For Information

All the terms in **orange** are explained in **Appendix 1** available at the end of this document. Please refer to this Appendix as you complete the SFS.

**Appendix 2** provides a checklist of all documents which may be required to complete your SFS. Please note we may request additional documents from you if necessary to complete the assessment of your SFS.

### What if my property is not my primary residence?

If your property is not your primary residence this SFS can still be used to assess your information and explore what type of alternative repayment arrangement (ARA) from the options we offer is appropriate and sustainable for your individual circumstances.

## Section Completion Checklist

Section	This Section Asks For	Tick When Completed
<b>Section A</b> My Details	Details about your personal circumstances, your name, address, occupation and the number of people living in your household.	<input type="checkbox"/>
<b>Section B</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 you own. This section also helps you to better understand the key elements of your mortgage.	<input type="checkbox"/>
<b>Section C</b> My Monthly Income	Details on all your monthly income.	<input type="checkbox"/>
<b>Section D</b> My Monthly Household Expenditure	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.	<input type="checkbox"/>
<b>Section E</b> My Monthly Debt Payments	Details about monthly amounts of all your other debt repayments (other than your mortgage repayment on your primary residence).	<input type="checkbox"/>
<b>Section F</b> My Other Properties	Details on properties you own which are not your primary residence.	<input type="checkbox"/>
<b>Section G</b> My Other Assets	Details of all other assets you own, either on your own or with someone else for example savings, cars, and shares.	<input type="checkbox"/>
<b>Section H</b> Summary of Your SFS	This section will help you to review the figures you inputted in sections B, C, D and E.	<input type="checkbox"/>

Section A		My Details																			
Borrower Information:		Borrower 1					Borrower 2														
A1	Name																				
A2	Correspondence Address																				
A3	Property Address (if different to Correspondence Address)																				
A4	Home Telephone No.	Please [✓] preferred contact method					Please [✓] preferred contact method														
A5	Mobile Telephone No.																				
A6	E-mail Address																				
A7	Marital Status																				
A8	Date of Birth (DD/MM/YYYY)	/ /					/ /														
A9	Total number of all persons in household	No.					No.														
A10	No. and age of dependants	No.	Age				No.	Age													
		Dependant:	1	2	3	4	5	6	Dependant:	1	2	3	4	5	6						
A11	Are any of the dependants in 3 <sup>rd</sup> level education? (Y/N)	Yes	* No							Yes	* No										
A12	Are any of these dependants or persons living in the household, without being a dependant, financially contributing to the household on a monthly basis? (Y/N)	Yes	* No							Yes	* No										
		*If Yes, please include the monthly contribution in field C8										*If Yes, please include the monthly contribution in field C8									
A13	Do any of the dependants have medical/care needs that impact your financial situation?	Yes	* No							Yes	* No										
		*If Yes, please include the monthly cost of any related expenses in field D4										*If Yes, please include the monthly cost of any related expenses in field D4									
A14	Are you currently Employed? (Y/N) If self-employed provide details	Yes	No							Yes	No										
A15	Current Occupation (if unemployed or retired provide previous occupation)																				
A16	Are you in Permanent Employment? (Y/N)	Yes	No							Yes	No										
A17	Name of Current Employer  Length of Service																				
A18	For what reason(s) are you having difficulty meeting your mortgage and/or other debt repayments? Please select all that apply:	Unemployment	Bereavement	Reduced Income			Unemployment	Bereavement	Reduced Income			Unemployment	Bereavement	Reduced Income							
		Illness	School/ College Fees	Divorce/ Separation			Illness	School/ College Fees	Divorce/ Separation			Illness	School/ College Fees	Divorce/ Separation							
		Household Bills							Household Bills												
		Other (please specify):										Other (please specify):									
A19	How long do you expect these difficulties to continue?	0-3 months	6-12 months				0-3 months	6-12 months				0-3 months	6-12 months								
		3-6 months	12+ months				3-6 months	12+ months				3-6 months	12+ months								
(If you're not in a position to answer this question, please contact your mortgage provider for support on how to answer).																					

## Section B

## My Mortgage

This section relates to the mortgage on your primary residence, that is, the residential property you occupy as your primary residence, or the only residential property in the State you own.

<b>B1</b>	Mortgage Provider			
<b>B2</b>	Mortgage Account Reference No(s)			
<b>B3</b>	Account Reference of any other mortgage account(s) on your primary residence (for example, top-up account)			
<b>B4</b>	Total Outstanding Balance (€), do not include arrears. This should include the balances of B2 and B3, if applicable			
<b>B5</b>	Estimated Current Value of Primary Residence (€)			
<b>B6</b>	Monthly Mortgage Repayments Due (€)			H4
<b>B7</b>	Monthly Mortgage Repayments Being Paid (€)			
<b>B8</b>	Remaining Term of Mortgage			
<b>B9</b>	Current Interest Rate (%) Is this rate fixed/variable?	%	Fixed	Variable
			Please select variable for tracker rate	
<b>B10</b>	Arrears Balance (€) (if applicable)			
<b>B11</b>	Is your mortgage currently <b>restructured?</b> (Y/N)	Yes	No	
<b>B12</b>	Do you have Payment Protection Insurance Policy? (Y/N)	Yes	No	

## Section C

## My Monthly Income

If you face seasonal or irregular income, please engage with your mortgage provider for further assistance on completing this section. Please consult the SFS Consumer Guide on how to calculate monthly income.

	Borrower 1 (€)	Borrower 2 (€)	Total (€)
<b>C1</b> <b>Gross Monthly Salary</b> (for self-employed please refer to Revenue Form 11)			
<b>C2</b> <b>Net Monthly Salary</b> (for self employed please refer to Revenue Form 11)			
<b>C3</b> Monthly Social Welfare Benefits (Please list under rows C3 a, b and c)			
(a)			
(b)			
(c)			
<b>C4</b> Child Benefit			
<b>C5</b> <b>Mortgage Interest Supplement</b>			
<b>C6</b> Working Family Payment			

Mortgage Account Reference No

## Section C cont.

## My Monthly Income

	Borrower 1 (€)	Borrower 2 (€)	Total (€)
<b>C7</b> Maintenance Received			
<b>C8</b> <b>Other</b> (please specify)			
(a)			
(b)			
(c)			
<b>C9</b> Monthly Rental Income (from other properties) (report figure from F9)			
<b>C10</b> Monthly Income (from non-property assets) (report figure from G7)			
<b>C11</b> <b>Total Monthly Income (sum of C2 to C10)</b>			<b>H1</b>

## Section D

## My Monthly Household Expenditure - Guidance

The figures you include in section D 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'. To calculate your monthly average costs consult the SFS Guide at [www.centralbank.ie/consumer-hub/consumer-guides](http://www.centralbank.ie/consumer-hub/consumer-guides). You only need to include costs that are relevant to your household.

Expense	Examples of items to include in average monthly cost figure
<b>D1</b> Food	Groceries, takeaways and eating out (restaurants, cafés, canteens).
<b>D2</b> Clothing	Clothes and footwear.
<b>D3</b> Personal Care	Personal hygiene, baby/infant costs and grooming items.
<b>D4</b> Health	Medicines and medical visits and appointments.
<b>D5</b> Household Goods	Furniture, appliances, cleaning products.
<b>D6</b> Household Services	Bin Charges, household repairs and maintenance, local property tax, management fees, TV license, TV channels and streaming services, bank charges or fees.
<b>D7</b> Communications	Phone (mobile and landline) and internet.
<b>D8</b> Education	Uniforms, books, school/college/course fees and contributions, extracurricular activities and costs linked to 3 <sup>rd</sup> level accommodation
<b>D9</b> Transport	Petrol, motor tax, NCT, vehicle repairs and maintenance, parking and tolls, public transport costs (including school transport), taxis, rental costs.
<b>D10</b> Household Energy	Electricity and home heating.
<b>D11</b> Insurance and Pension	Any types of insurance, including motor, home, health, mortgage protection, payment protection, income protection, life assurance, pension contribution, where not deducted from salary at source.
<b>D12</b> Savings	
<b>D13</b> Social Inclusion and Participation	Social events, sports and hobbies, special occasions such as Christmas or any religious holidays and birthdays, and other events or activities.
<b>D14</b> Childcare	
<b>D15</b> 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.
<b>D16</b> Other (please specify)	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.

Section D

My Monthly Household Expenditure

Please read the guidance above before you fill in this section.

	Expense	Average Monthly Cost (€)	Arrears (where applicable) (€)
D1	Food		
D2	Clothing		
D3	Personal Care		
D4	Health		
D5	Household Goods		
D6	Household Services		
D7	Communications		
D8	Education		
D9	Transport		
D10	Household Energy		
D11	Insurance and Pension		
D12	Savings		
D13	Social Inclusion and Participation		
D14	Childcare		
D15	Rent		
D16	Other (please specify)		
	(a)		
	(b)		
	(c)		
D17	Total Monthly Expenditure (sum of D1 to D16)	H2	

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 Repayments

	Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance (€)	Arrears Balance (€)	Provider	Purpose of Loan/Debt	Is this Debt secured? (Y/N)		Is this Debt currently restructured? (Y/N)	
		Due (€)	Being Paid (€)									
E1	Court Mandated Debt (please specify)											
	1								Yes	No	Yes	No
	2								Yes	No	Yes	No
E2	Credit Union Loan	(a)							Yes	No	Yes	No
	(b)								Yes	No	Yes	No
E3	Personal Bank Loan	(a)							Yes	No	Yes	No
	(b)								Yes	No	Yes	No
	(c)								Yes	No	Yes	No
E4	Moneylending Loan								Yes	No	Yes	No
E5	Loans from family/friends								Yes	No	Yes	No
E6	Hire purchase/PCP agreement								Yes	No	Yes	No
E7	Credit Card	(a)							Yes	No	Yes	No
	(b)								Yes	No	Yes	No
	(c)								Yes	No	Yes	No
E8	Mortgage Repayments on Other Properties (see F9)								Yes	No	Yes	No
E9	Revenue Debt								Yes	No	Yes	No
E10	Other Debt (please specify)								Yes	No	Yes	No
E11	Other Debt (please specify)								Yes	No	Yes	No
E12	Other Debt (please specify)								Yes	No	Yes	No
E13	Total (sum of E1 to E12)											

H5

Mortgage Account Reference No

Section F

My Other Properties (other than primary residence)

This section relates to properties you own or partially own which are not your primary residence. When completing this section, please ensure the following:

- The figures for monthly rental income and monthly expenditure should also be included in Sections C (My Monthly Income) and D (My Monthly Expenditure).
- The figures for monthly mortgage repayments due and being paid should also be included in Section E (My Monthly Debt Payments).

Property (include details below)	Property Type (e.g. Buy to Let / Holiday Home)	Ownership Type	Estimated Current Value (€)	Loan Balance (€)	Arrears Balance (€)	Monthly Rental Income (€)	Monthly Expenditure	Is this debt currently restructured? (Y/N)		Monthly Repayments		Mortgage Provider	Is this property currently for sale? (Y/N)	
										Due (€)	Being Paid (€)			
F1	1							Yes	No				Yes	No
F2	2							Yes	No				Yes	No
F3	3							Yes	No				Yes	No
F4	4							Yes	No				Yes	No
F5	5							Yes	No				Yes	No
F6	6							Yes	No				Yes	No
F7	7							Yes	No				Yes	No
F8	8							Yes	No				Yes	No
F9	Total													

C9

E8

My Other Properties (other than primary residence)

Property		Address	Date of Purchase
F1	1		
F2	2		
F3	3		
F4	4		
F5	5		
F6	6		
F7	7		
F8	8		

Mortgage Account Reference No



	Asset Type	Original Cost/Value (€)	Estimated Current Value (€)	Net Monthly Income (€)	Please give any relevant details
G1	Savings/deposits/current account				
G2	Shares				
G3	Redundancy payment(s)				
G4	Long-term investment(s) (for example, a pension fund)				
G5	Other investment(s)				
G6	Other assets (for example, vehicles, stock, machinery)				
	(a)				
	(b)				
	(c)				
G7	Total (sum of G1 to G6)		C10		

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 (to be completed by the borrower)

<b>H1</b>	Total Monthly Income (C11)	
<b>H2</b>	Total Monthly Expenditure (D17)	-
<b>H3</b>	Sub-Total (H1 minus H2)	=
<b>H4</b>	Monthly Mortgage Repayments Due (B6)	-
<b>H5</b>	Other Monthly Debt Repayments Due (E13)	-
<b>H6</b>	Total Surplus/Deficit (Take away H4 and H5 from H3)	=

I/we understand that the information provided will only be used for the purpose of assisting Start Mortgages to assess my/our financial situation in accordance with its Mortgage Arrears Resolution Process and / or other debt restructuring arrangements.

### Protecting your Information

Start Mortgages will keep your information confidential and will only use this information for the purpose of assessing your financial situation in accordance with our Mortgage Arrears Resolution Process and / or other debt restructuring arrangements in accordance with our obligations under the Data Protection Acts 1988 to 2018 and with effect from 25 May 2018 the EU General Data Protection Regulation (Regulation 2016/679) and any applicable consequential national data protection legislation as amended, supplemented or replaced 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](http://www.dataprotection.ie).

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

Signed:

Signed:

Date:

Date:

**[Note:** Declarations confirming the accuracy of the information provided must be completed for every SFS. Any other declarations requiring the consumer's signature (for example to give permission for the lender to contact other parties regarding the borrower's financial situation) must be optional (i.e. a lender cannot deem the SFS to be incomplete if such declarations are not signed by the consumer).]

## Credit Searches

Start Mortgages may use any information received as a result of a credit reference search to (i) make credit decisions in relation to me/us and (ii) to review the operation, management and performance of this loan. Start Mortgages will retain the information received as a result of a search in electronic form or otherwise. The Central Credit Register will keep a record of the search for a period of time and they may disclose the fact that a search has been made.

Consent to the Central Credit Register credit reference search must be completed where your loan is not in arrears. In all other circumstances, we will undertake credit reference searches with the central Credit Register on foot of our statutory power to do so under the Credit reporting Act 2013.

**If my/our loan is not in arrears, I/we agree that Start Mortgages may undertake credit reference searches with the Central Credit Register while I/we have loans outstanding to Start.**

Signed:

Signed:

Date:

Date:

**Mortgage Account Reference No**

## Appendix 1 - Glossary

Please find below useful guidance (terms explained and examples) to help you complete your SFS.

### Section A - My Details

- A2** Correspondence Address This address will be used for all correspondence relating to this SFS.  
Note - For Start Mortgages, this is the address where you reside. If this is a new address that has not been provided to Start previously, we will require verification such as a utility bill or bank statement addressed to you and dated in the last 6 months in order to update our records.
- A10** Dependant A person who financially relies on you.

### Section B - My Mortgage

- B11** Restructured Select Yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties - for example, reduced monthly payments.

### Section C - My Monthly Income

- C1** Gross Monthly Salary Before tax and any other deductions at source.
- C2** Net Monthly Salary If you have a deduction from your salary at source, for example for health insurance, pension, credit union or Revenue payments do not include them again.
- C5** 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.
- C8** Other For example pension, room rent (for primary residence), grants, financial contribution from dependants. Please do not repeat any monthly income already covered under previous headings.

### Section E - My Monthly Debt Payments

- Secured Select Yes if a security, for example a property, a vehicle or a guarantee is attached to the debt.
- Restructured Select Yes if you have previously agreed with your loan provider to change the terms and conditions of your loan due to financial difficulties - for example, reduced monthly payments.
- E1** Court Mandated Debt For example, fines, instalment orders, judgments.
- E4** Moneylending loan Typically small loans at a high rate of interest over a short period of time.
- E6** 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.
- E7** Credit Cards Including credit cards linked to shops.
- E9** Revenue Debt For example all arrangements you may have in place with the Revenue to pay taxes you were not in a position to pay fully.
- E10** Other Debt For example additional loans or credit cards, overdrafts, payment of arrears on utilities, Buy  
**E11** Other Debt Now Pay Later or shop credit.  
**E12** Other Debt

### Section F - My Other Property Assets

- Ownership Type For example, sole or joint ownership. Where you do not 100% own a property, please state the % of the property that you do own.
- Monthly Expenditure For example upkeep, maintenance, property tax.
- Restructured Select Yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties - for example, reduced monthly payments.

### Section G - My Other Assets

- G2** Shares For example credit union shares, bank shares, employee share schemes.

## Appendix 2 - Documents

Please see below a list of documents that you may need in order to accurately complete your SFS.

Start may request that you submit some of these documents, or additional documents if needed, to assess your financial circumstances.

Section	Documentation Needed to complete this section (You only need to provide the documents relevant to your individual situation with your completed SFS)	Tick When Completed
<b>Section A</b> My Details	No document required to complete this section.	
<b>Section B</b> My Mortgage	<p>Your annual mortgage statement.</p> <p>A statement from your mortgage provider showing the total left to pay on your mortgage.</p> <p>A statement of mortgage payments or confirmation from your mortgage provider of the amount of monthly mortgage payment.</p> <p>Your mortgage provider should be in a position to give you all the above information, so please engage with your mortgage provider.</p> <p>Print out showing current estimated value of your property.</p>	
<b>Section C</b> My Monthly Income	<p><b>Employee:</b> proof of income in the form of recent payslips.</p> <p><b>Self-employed:</b> audited or certified accounts, business account statements, personal tax return or tax balancing statement, Revenue Form 11.</p> <p><b>Unemployed:</b> most recent social welfare receipt for each social welfare payment received.</p> <p><b>Retired:</b> proof of receipt and amount of monthly pensions.</p> <p>Proof of receipt of maintenance payments.</p> <p>Proof of other income (see also Section F and Section G).</p> <p>Proof of monthly financial contribution received from dependants and / or non-dependants living in the household (for example bank statements).</p>	
<b>Section D</b> My Monthly Household Expenditure	<p>Recent Bills (electricity, gas/oil, internet, phone, mobile.</p> <p>Documents proving the amount spent on childcare and/or elderly care.</p> <p>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).</p> <p>Proof of maintenance payments.</p> <p>Proof of rent paid.</p>	
<b>Section E</b> My Monthly Debt Payments	<p>Proof of any court payment due.</p> <p>Statement related to any loans you have (credit unions, personal loans, credit cards, overdrafts, PCP/ hire purchases).</p> <p>Statements should include the amount outstanding, the payments being made, the time left on each loan, the arrears balance, the reason for the loan.</p>	
<b>Section F</b> My Other Properties	<p>Printouts showing estimated value of your properties.</p> <p>Statement from your mortgage provider showing the full amount left to pay on each mortgage.</p> <p>Statement of arrears on your mortgage accounts.</p> <p>Proof of rental income.</p> <p>Statement of mortgage payments or confirmation from your mortgage provider(s) of the amount of monthly mortgage payment.</p>	
<b>Section G</b> My Other Assets	<p>Receipts and/or statements of purchase price for any asset.</p> <p>Statement of current estimated value.</p>	