



# A Consumer Guide to Completing the Standard Financial Statement (SFS)

## Standard Financial Statement

If you are experiencing financial difficulty, submitting a completed SFS is the most efficient way to obtain assistance from Start.

Choose the support that best suits your circumstances.

You can complete the SFS whether your property is a primary residence or a non-primary residence.

### Why complete the SFS?

We at Start Mortgages DAC are committed to working with customers who are in or facing financial difficulties, to find a solution where possible. The purpose of this guide is to assist you with filling out the Standard Financial Statement (SFS).

The 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.

If you have any questions, please contact us at 01 2096300 / 1800 818 000. We have specially trained staff to deal with customers experiencing financial difficulties and can help you with completing your SFS.

### Supports available when completing your SFS

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).

**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.

**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).

**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. You can do this by requesting a copy of our Third Party Authorisation Form from the Arrears Support Unit or downloading a copy from our website <https://start.ie/documents-library/>. We will then work with your nominated Third Party directly and no longer contact you except in relation to matters other than your arrears situation.

**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](http://www.ccpc.ie)

### 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 financial information and explore what type of alternative repayment arrangement (ARA), from the options we offer, is appropriate and sustainable for your individual circumstances.

## Standard Financial Statement

Use the documents that you have on hand to build an accurate picture of your financial circumstances.

### What documents might I need to assist me in completing the SFS?

<b>Section A: My details</b>	<ul style="list-style-type: none"> <li>No documentation required to complete this section. This is all personal information.</li> </ul>
<b>Section B: My mortgage</b>	<ul style="list-style-type: none"> <li>If your primary residence is not currently mortgaged with Start, then you will need a copy of your last annual mortgage statement to complete this section.</li> <li>The mortgage statement should provide the outstanding balance and the monthly repayment. To get up to date information, please contact your mortgage provider directly.</li> </ul>
<b>Section C: My monthly income</b>	<ul style="list-style-type: none"> <li>If you are employed, you will need to take information from your recent payslips.</li> <li>If you are Self-Employed, please use your most recent set of audited or certified accounts, business account statements, personal tax return or tax balancing statement, Revenue Form 11.</li> <li>If you are unemployed, use the most recent social welfare receipt for each social welfare payment received.</li> <li>If you are retired, you will need a recent receipt detailing the amount of your monthly pension payment.</li> <li>If you are in receipt of maintenance payments or other income, check bank statements to ensure that the correct amount is provided on the SFS.</li> </ul>
<b>Section D: My monthly household expenditure</b>	<ul style="list-style-type: none"> <li>Your recent bills (electricity, gas/oil, internet, phone, mobile) will assist you in accurately completing this section.</li> <li>Your bank statements may assist you in identifying the amounts spent on childcare, elderly care, insurance, maintenance, rent etc. Please note that 'insurance' can include motor, home, health, mortgage protection, payment protection, income protection or life assurance.</li> </ul>
<b>Section E: My monthly debt payments</b>	<ul style="list-style-type: none"> <li>It is important to include all your outstanding debts in this section including court mandated payments.</li> <li>Statements for credit union loans, personal loans, credit cards, overdrafts, PCP/hire purchases should provide the information you need e.g. amount outstanding, the payments being made, the time left on each loan, the arrears balance, the reason for the loan.</li> </ul>
<b>Section F: My other properties</b>	<ul style="list-style-type: none"> <li>Print outs showing estimated value of your properties and statements from other mortgage providers showing the amount left to pay, arrears amounts and monthly repayments due.</li> <li>Your bank statements should provide you with details of the rental income being received.</li> </ul>
<b>Section G: My other assets</b>	<ul style="list-style-type: none"> <li>Receipts and/or statements of purchase price for any asset and / or a statement of current estimated value.</li> </ul>

## Standard Financial Statement

Ensure that the information provided is accurate and complete.

### How can I check that the figures I have provided are appropriate?

The Insolvency Service of Ireland (ISI) have produced guidelines regarding Reasonable Living Expenses. This is a useful tool to assist you in completing the SFS. To use it you need to determine what your family unit is e.g., one adult, no children or two adults with two children etc. Once you have identified the most appropriate family unit for your circumstances you can then use the guidelines to see if the figures you are providing on your SFS are within the averages suggested by the ISI as being reasonable. You can access these guidelines at <https://backontrack.ie/RLE-CALCULATOR>

### Who needs to complete this SFS?

All borrowers on the mortgage must to complete the SFS.

## Standard Financial Statement

Ensure that all sections are completed.



The Standard Financial Statement contains 8 sections (A – H), please complete each section in full, and as accurately as possible.

If there is a section that does not apply to you, please write N/A in large letters across that section.

The sections are broken down as follows:

Section A	My Details
Section B	My Mortgage
Section C	My Monthly Income
Section D	My Monthly Household Expenditure
Section E	My Monthly Debt Repayments
Section F	My Other Properties (other than primary residence)
Section G	My Other Assets
Section H	Summary of Financial Situation

## SFS Checklist

Complete the checklist as you complete each section to ensure you do not miss anything.

# Checklist

At the start of the SFS there is a checklist which summarises each section for completion. Please use this Checklist as marker when completing the SFS to ensure each section has been completed in full.

Failure to fully complete / provide all necessary information may result in a delay completing your assessment.

### 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:

Section A: My Details

This section asks for details about your personal circumstances, your name, address, occupation, and household.

Include all account numbers

A3. This is the address of the property you have mortgaged with us.

A9. Give the total number of people (including you, your partner, children, or any other adults) who live in the property.

A10. The number and ages of anyone who financially relies on you.

A12. If a member of the household is financially contributing to the household remember to include that contribution in Section C: Income.

A14. If you are self-employed, please state if you are a sole trader, have a company (limited or unlimited) or are in a partnership, as well as giving details of the type of business.

Mortgage Account Reference No

Section A

My Details

Borrower Information:

Borrower 1

A1

Name

A2

Correspondence Address

A3

Property Address  
(if different to Correspondence Address)

A4

Home Telephone No.

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.

A10

No. and age of dependants

No.

Age

Dependant:

1

2

3

4

5

6

A11

Are any of the dependants in 3<sup>rd</sup> level education? (Y/N)

Yes

No

\*If Yes, please provide no. of expected years remaining.

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

\*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

\*If Yes, please include the monthly cost of any related expenses in field D4

A14

Are you currently Employed? (Y/N)

Yes

No

If self-employed provide details

A15

Current Occupation (if unemployed or retired provide previous occupation)

A16

Are you in Permanent Employment? (Y/N)

Yes

No

A17

Name of Current Employer

Length of Service



## Section A:

### Section A: My Details continued...

**A18** For what reason(s) are you having difficulty meeting your mortgage and/or other debt repayments? Please select all that apply:

Unemployment	<input type="checkbox"/>	Bereavement	<input type="checkbox"/>	Reduced Income	<input type="checkbox"/>
Illness	<input type="checkbox"/>	School/ College Fees	<input type="checkbox"/>	Divorce/ Separation	<input type="checkbox"/>
Household Bills	<input type="checkbox"/>				
Other (please specify):	<input type="text"/>				

**A19** How long do you expect these difficulties to continue?

0-3 months	<input type="checkbox"/>	6-12 months	<input type="checkbox"/>
3-6 months	<input type="checkbox"/>	12+ months	<input type="checkbox"/>

**A18.** What are the circumstances that led to you being in arrears?

**A19.** Help us to identify if you are experiencing short-term or long-term financial difficulties.

If you are not in a position to answer this question, please contact us for further guidance.



## Section B:

### Section B: My Mortgage

This section relates to details on your Primary Residence only.

**Please note:** If your primary residence is *Mortgage Free* this section does not apply to you.

Please **do not** use this section to provide details of mortgages attached to investment properties.

**B1.** If your **primary residence** is not mortgaged with Start, provide details on the mortgage secured with your other lender (e.g., AIB / BOI).

**B5.** How much would your house be worth if you put it on the market today? You can look at websites such as [www.myhome.ie](http://www.myhome.ie) or check the website of a local auctioneer and look at similar houses in your area.

**B6.** This is the mortgage payment your mortgage provider expects to receive from you each month. Where you have previously renegotiated a reduced payment with your mortgage provider, insert the agreed reduced payment here.

**B11.** Please enter 'Yes' if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to difficulty meeting the repayment.

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

**B12.** Payment protection insurance is insurance that will pay out a sum of money to help you cover your monthly repayments on your mortgage or other loans, if you are unable to work.  
If you do not know whether you have a PPI policy related to your mortgage, you should speak to your mortgage provider.

\*The figure included in B6 "Monthly Mortgage Repayments Due" will also have to be reported in field H4 of section H: 'Summary of my financial situation'.

## Section C:

### Section C: My Monthly Income

This section asks for details on all your monthly income (for example, your wages, social welfare benefit, rent and any other type of income you might receive).

- If you are paid weekly, multiply the weekly figure by 52 and divide by 12 to get your monthly total.
- If you paid every two weeks, multiply the figure by 26 and divide by 12 to get your monthly total.

If you receive seasonal or irregular income, please contact us and we can assist you in completing this section.

**C1 & C2.** This information will be on your payslip or Revenue Form 11 if self-employed.

**Gross** income is the amount earned before tax and any other deductions at source.

**Net** income is the amount after tax and deductions. Deductions may include health insurance, pension, Credit Union or Revenue payments. If deductions are taken at source (i.e. directly from your Gross income) **do not** include them again as an expense in Section D below.

**C3 (a,b,c).** Please indicate the name and amount paid for each social welfare benefit received, for example Disability Allowance or One-Parent Family Payment.

**C8.** Enter any other income received, e.g. pension, room rental (for primary residence), grants, financial contribution from dependents. Please do not repeat any monthly income already covered under previous headings.

		Borrower 1 (€)
<b>C1</b>	<b>Gross Monthly Salary</b> (for self-employed please refer to Revenue Form 11)	<input type="text"/>
<b>C2</b>	<b>Net Monthly Salary</b> (for self employed please refer to Revenue Form 11)	<input type="text"/>
<b>C3</b>	<b>Monthly Social Welfare Benefits</b> (Please list under rows C3 a, b and c)	
(a)	<input type="text"/>	<input type="text"/>
(b)	<input type="text"/>	<input type="text"/>
(c)	<input type="text"/>	<input type="text"/>
<b>C4</b>	<b>Child Benefit</b>	<input type="text"/>
<b>C5</b>	<b>Mortgage Interest Supplement</b>	<input type="text"/>
<b>C6</b>	<b>Working Family Payment</b>	<input type="text"/>
<b>C7</b>	<b>Maintenance Received</b>	<input type="text"/>
<b>C8</b>	<b>Other (please specify)</b>	
(a)	<input type="text"/>	<input type="text"/>
(b)	<input type="text"/>	<input type="text"/>
(c)	<input type="text"/>	<input type="text"/>
<b>C9</b>	<b>Monthly Rental Income (from other properties)</b> (report figure from F9)	<input type="text"/>
<b>C10</b>	<b>Monthly Income (from non-property assets)</b> (report figure from G7)	<input type="text"/>
<b>C11</b>	<b>Total Monthly Income (sum of C2 to C10)</b>	<input type="text"/>

**C9.** This is the amount of rental income received from investment properties. The amount entered here should match the figure in **Section F9: My Other Properties**.

**C10.** This is the amount of income received from other investments (not properties). The amount entered here should match the figure in **Section G7: My Other Assets**.

**\*C11 Total Monthly Income (sum of C2 to C10)** - The figure you insert in C11: Total monthly income will also have to be reported under field **H1** of **Section H: Summary of My Financial Situation**

## Section D:

### Section D: My Monthly Household Expenditure

This section asks for details of all your outgoings, calculated monthly. To assist you in the completion of section D, you can consult the Reasonable Living Expenses Guidance published by the Insolvency Service of Ireland.

It is important that the figures you include below 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'. You only need to include costs that are relevant to your household.

Please keep in mind that some of your current expenditures may be reduced by, for example, switching insurance providers. Don't hesitate to shop around. For further information on switching, please consult [www.ccpc.ie](http://www.ccpc.ie).

To get the **monthly** figure you should first determine how often you incur the expense:

- **Weekly:** multiply the weekly figure by 52 and divide by 12 to get your monthly total.
- **Every 2 weeks or fortnightly:** multiply the figure by 26 and divide by 12 to get your monthly total.
- **Every 2 Months:** multiply the figure by 6 and divide by 12 to get your monthly total.
- **Quarterly:** divide the figure by 3 to get your monthly total.
- **Yearly:** divide by 12

**Seasonal Bills** Remember you usually pay more for bills like heating and electricity in the Winter than in the Summer. For example, you could take 3 bills from June /July/ August and add 3 bills from December/ January/ February and divide by 6.

If you have been with your supplier for more than a year you can ask them to tell you the average monthly use. Remember to include details of any arrears as well.

**D1.** Groceries, takeaways and eating out (restaurants, cafés, canteens).

**D2.** Clothes & footwear purchased throughout the year.

**D3.** Personal hygiene items, baby/infant costs, and grooming items.

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

#### Expense

- D1** Food
- D2** Clothing
- D3** Personal Care

## Section D:

# Section D: My Monthly Household Expenditure

**D4.** Medicines, medical visits, and appointments.

**D6.** Bin charges, household repairs & maintenance, local property tax, management fees, TV license, TV and streaming services, bank charges or fees.

**D9.** Petrol, motor tax, NCT, vehicle repairs & maintenance, parking & tolls, public transport costs (including school transport), taxis, rental costs.

**D13.** Social events, sports & hobbies, special occasions such as Christmas or any religious holidays & birthdays, and other events or activities.

<b>D4</b>	Health
<b>D5</b>	Household Goods
<b>D6</b>	Household Services
<b>D7</b>	Communications
<b>D8</b>	Education
<b>D9</b>	Transport
<b>D10</b>	Household Energy
<b>D11</b>	Insurance and Pension
<b>D12</b>	Savings
<b>D13</b>	Social Inclusion and Participation
<b>D14</b>	Childcare
<b>D15</b>	Rent
<b>D16</b>	Other (please specify)
(a)	
(b)	
(c)	
<b>D17</b>	Total Monthly Expenditure (sum of D1 to D16)

**D5.** Furniture, appliances, cleaning products.

**D7.** Phone (mobile / landline) and internet

**D8.** Uniforms, books, school / college / course fees and contributions, extracurricular activities and costs linked to 3rd level accommodation.

**D10.** Electricity and home heating

**D11.** Any type of insurance, including motor, home, health, mortgage protection, payment protection, life assurance.

Do not include here if deducted from salary.

**D15** For example, in the case of separated borrowers, where one borrower is not living in the household and is paying rent for other accommodation.

**D16** 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.

**\*D17 Total Monthly Expenditure:** The figure you insert here will also have to be reported under field **H2** of section H: **Summary of my financial situation.**

## Section E:

### Section E: My Monthly Debt Repayments

This section asks for monthly amounts of all your debt repayments (other than your mortgage repayment on your primary residence), calculated on a monthly basis.

There may be debts that you pay weekly, every 2 weeks, every 2 months or quarterly.

To get the **monthly** figure you should first determine how often you make the payment:

- **Weekly:** Multiply the weekly figure by 52 and divide by 12 to get your monthly total
- **Fortnightly:** Multiply the figure by 26 and divide by 12
- **Every 2 months:** Divide the figure by 2
- **Quarterly:** Divide the figure by 3.

Each debt is listed down the left-hand side of the sheet. Please complete all boxes for each debt. Information is required under all headings, which include, the type of debt you owe, the total balances, and level of payment being made, the reason you took out the debt and whether you have come to an alternative repayment arrangement with the loan provider.

To ensure your mortgage is being prioritised, you may wish to contact your other loan provider(s) to discuss your options.

It is important to prioritise the mortgage that is secured against your property. Your mortgage repayment should be paid before other, less critical, unsecured loans. If you do not have enough money to pay your unsecured loans in full you should make, contact with the Lenders to negotiate a reduced payment. They may be able to offer solutions such as extending the term to make the monthly repayment more affordable.

## Section E:

### Section E: My Monthly Debt Repayments

**E1.** For example, fines, instalment orders, judgments.

**E4.** Typically, small loans at a high rate of interest over a short period of time.

**E6.** 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 permission from the finance company.

**E7.** Including credit cards linked to shops

**E9.** For example, any arrangements you may have in place with the Revenue Commissioners to pay taxes you were not able to pay fully at the time they were due.

**E10.** For example, additional loans or credit cards, overdrafts, payment of arrears on utilities, Buy Now Pay Later or shop credit – use E11 and E12 to include details of each individual debt.

Debt Type		Monthly Repayments	
		Due (€)	Being Paid (€)
<b>E1</b>	<b>Court Mandated Debt</b> (please specify)		
1			
2			
<b>E2</b>	<b>Credit Union Loan</b>	(a)	
		(b)	
<b>E3</b>	<b>Personal Bank Loan</b>	(a)	
		(b)	
		(c)	
<b>E4</b>	<b>Moneylending Loan</b>		
<b>E5</b>	<b>Loans from family/friends</b>		
<b>E6</b>	<b>Hire purchase/PCP agreement</b>		
<b>E7</b>	<b>Credit Card</b>	(a)	
		(b)	
		(c)	
<b>E8</b>	<b>Mortgage Repayments on Other Properties</b> (see F9)		
<b>E9</b>	<b>Revenue Debt</b>		
<b>E10</b>	<b>Other Debt (please specify)</b>		
<b>E11</b>	<b>Other Debt (please specify)</b>		
<b>E12</b>	<b>Other Debt (please specify)</b>		
<b>E13</b>	<b>Total (sum of E1 to E12)</b>	<b>H5</b>	

**\*Total (Sum of E1 to E12):** The figure calculated here will also have to be included in field **H5** of Section H: **Summary of my financial situation.**



## Section E: My Monthly Debt Repayments continued....

**Due €:** This is the amount your loan provider expects to receive from you each month.  
Where you have previously negotiated a reduced payment with your loan provider, insert the agreed reduced payment here.

**Being Paid €:** What are you currently paying each month?  
If you are paying a different amount than the one reported in the "Due" column, it is this different amount you are paying that you must insert here.

**Purpose of Loan:**  
Please explain the reasons for each loan you have e.g., family holiday / home improvements...

**Is this Debt secured? Y/N:**  
Select "yes" if you have provided security for any loans you have.  
E.g. a property, a vehicle or where there is a guarantee attached to the debt.

Section E		My Monthly Debt Repayments									
Debt Type	Monthly Repayments			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 (€)	Remaining Term								
<b>E1 Court Mandated Debt</b> (please specify)											
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		
<b>E2 Credit Union Loan</b>	(a)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		

**Remaining Term:**  
What is the amount of time left under your loan agreement in months?

**Total Outstanding Balance €:**  
This is the total amount left to pay on your loan.  
You can get this information from your loan provider (do not include arrears).

**Arrears Balance €:**  
Please engage with your loan provider to get the exact amount of arrears owed on any other loans you have.

**Provider:**  
Name of your loan provider.  
Who do you make payments on this loan to?

**Is this Debt currently restructured? Y/N:**  
Select "yes" if you previously agreed with your loan provider to change the terms & conditions of your debt due to financial difficulties, e.g., changing the monthly repayment.



## Section F: My Other Properties

In this section you are asked to give details of any other properties you own, whether on your own or with someone else and whether in Ireland or abroad.

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)

If you do not own any other properties, you do not have to fill in this section.

### Estimated Current Value:

How much would your property be worth if you put it on the market today?  
You can look at websites such as [www.myhome.ie](http://www.myhome.ie) or check the website of a local auctioneer and look at similar houses for sale or sold in your area.

### Monthly Rental Income.

We may ask you for proof of this income (for example, copies of rent receipts or bank statements showing the rent you receive).

### Monthly Expenditure:

This may relate to upkeep, maintenance of the property. You may need to verify this. You should keep receipts of any amounts you have spent on these properties. Remember to allow for any tax due, (for example, income tax on rent, Local Property Tax).

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 (€)		Yes	No	
F1	1							Yes	No				Yes	No
F2	2							Yes	No				Yes	No
F3	3							Yes	No				Yes	No

### Ownership Type:

Are you the sole owner of the property? Or if owned with another person, what is your % ownership?

### Is this Debt currently restructured? Y/N:

Select "Y" if you previously agreed with your loan provider to change the terms & conditions of your debt due to financial difficulties, e.g., changing the monthly repayment.

### Due €:

This is the amount your loan provider expects to receive from you each month.

### Being Paid €:

This is the amount that you are actually paying each month.

## Section G: My Other Assets

This section asks for details of all other assets you own, either on your own or with someone else. This includes savings, cars, shares etc.

### G2. Shares:

Do you have any company shares, credit union shares or bank shares or employee share schemes?

### G6. Other Assets:

Do you have a car loan? If you do, make sure the payment is also included in section E. Please indicate whether you need your car for professional reasons.

Please give any relevant details relating to your assets in the context of your financial situation – for example if the asset is used as a security for a loan.

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

Please list all other liabilities, for example any guarantees given with respect to company borrowing or borrowing by a family member.

**C10**

Section H:

Section H: Summary of Financial Situation

This section will help you to review the figures you have input in sections B, C, D and E above. To complete section H, you need to refer to the figures you provided under the relevant rows as mentioned in the table: **C11, D17, B6 and E13.**

You may wish to use a calculator to assist with totaling your figures.

The purpose of this section is to ensure that the previous figures are correct, for example, your total monthly expenditure in D17 should not be higher than your monthly income in C11. If this is the case, you should review the figures that you have included.

Section H	Summary of Financial Situation (to be completed by the borrower)	
H1	Total Monthly Income (C11)	<input type="text"/>
H2	Total Monthly Expenditure (D17)	- <input type="text"/>
H3	Sub-Total (H1 minus H2)	= <input type="text"/>
H4	Monthly Mortgage Repayments Due (B6)	- <input type="text"/>
H5	Other Monthly Debt Repayments Due (E13)	- <input type="text"/>
H6	Total Surplus/Deficit (Take away H4 and H5 from H3)	= <input type="text"/>

Your signature

This section outlines how we will use the information provided. Declarations confirming the accuracy of the information provided must be completed for every SFS. Please ensure the form is signed and dated by all borrowers that have been included on the SFS. This will prevent delays in conducting the assessment of your financial circumstances.

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:	<input type="text"/>	Signed:	<input type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>

Please return the completed SFS to:

Start Mortgages DAC, Trimleston House, Beech Hill Office Campus, Clonskeagh, Dublin 4