Financial information – assets, debts and income

Your full name	
Date completed	

Please read this before you start

Why this information matters

Providing this information helps you each and both see the full financial picture, so you can make decisions with confidence. Your spouse or civil partner will be asked for the same information, and you will each see what the other has provided.

- Please be complete and accurate. Agreements reached in mediation rely on both of you having given full information. If something important is left out, an agreement could later be set aside.
- Financial information you give in mediation is not confidential to the mediation. It can be shared with your solicitors and used in court if needed.

Filling it in

- Include everything you own or owe, wherever it is in the world. That means anything in your own name, in joint names, held by you for someone else, or held by someone else for you.
- All figures are in pounds sterling. If you have assets or income in another currency, please convert them into pounds.
- If you don't know an exact figure, give your best estimate.
- If a question does not apply to you, write "N/A". This shows you have not missed it.
- Each section ends with a total box. Please add up the figures in that section and enter the total. The summary at the end brings these totals together.
- If you run out of space, use the additional information box at the end.
- Your monthly outgoings go on the separate expenditure form.

If you are unsure about any part of this, ask us at your next meeting.

1. About you

The law requires your circumstances to be taken into account, including who you live with and any plans to live with someone, marry or form a civil partnership. This is because another person's finances can affect your own needs and resources.

Does anyone live with you? If so, who?

Do you own or rent your home, or live there on some other basis?

Are you living with a new partner? ◯ Yes ◯ No

Do you plan to live with a new partner in the next six months? ◯ Yes ◯ No

Do you plan to marry or form a civil partnership? If so, when?

If you live with a new partner, or plan to live with, marry or form a civil partnership with someone, please give brief details of that person's finances, as far as you know them: their income, pensions, property, savings and other assets, and any debts.

2. Any children

Please list all your children, whatever their age, including any stepchildren who have been treated as part of your family. For a child aged 18 or over, please say whether they still depend on you financially, for example because they are at university.

Full name	Date of birth	If 18 or over: dependent or independent?

3. Property and land

This means any house, flat, building or land you own or have a share in, in the UK or abroad.

Selling a property costs money, so the amount you would actually receive is less than the sale price. Please give your estimate of the costs of selling, including estate agent's and conveyancing fees and VAT. If you don't have a quote, use 2.5% of the value. For example, on a home worth £300,000 that would be £7,500.

Please work out the equity for each property by taking these amounts off its value.

The family home (the last home you lived in together), if it has not been sold

Address

Who owns it? If it is jointly owned, do the owners hold it as beneficial joint tenants or as beneficial tenants in common? If you don't know, please say so.	
Value or estimated value	
Mortgage lender(s)	
Type of mortgage (repayment, interest-only, or part and part)	
Amount owing on any mortgage	
Any redemption charges if sold now	
Any other loans secured on the home	
Costs of selling (see the note at the start of this section)	
Equity (value less the amounts above)	

Other property or land (1)

Address	
Who owns it? If it is jointly owned, do the owners hold it as beneficial joint tenants or as beneficial tenants in common? If you don't know, please say so.	
Value or estimated value	
Mortgage lender(s)	

Amount owing on any mortgage	
Any redemption charges if sold now	
Costs of selling (see the note at the start of this section)	
Rental income per month (if any)	
Equity (value less the amounts above)	

Other property or land (2)

Address	
Who owns it? If it is jointly owned, do the owners hold it as beneficial joint tenants or as beneficial tenants in common? If you don't know, please say so.	
Value or estimated value	
Mortgage lender(s)	
Amount owing on any mortgage	
Any redemption charges if sold now	
Costs of selling (see the note at the start of this section)	
Rental income per month (if any)	
Equity (value less the amounts above)	

Other property or land (3)

Address	
Who owns it? If it is jointly owned, do the owners hold it as beneficial joint tenants or as beneficial tenants in common? If you don't know, please say so.	
Value or estimated value	
Mortgage lender(s)	
Amount owing on any mortgage	
Any redemption charges if sold now	
Costs of selling (see the note at the start of this section)	
Rental income per month (if any)	
Equity (value less the amounts above)	

Total equity in all property and land

4. Bank and savings accounts

Include every account you have held at any time in the last 12 months, including closed accounts, joint accounts, and accounts that are overdrawn (show these as a minus figure).

Remember to include online banks and payment accounts, such as Monzo, Revolut, Starling and PayPal.

Bank or building society	Type of account	Last 4 digits of account number	Sole or joint? If joint, with whom?	Balance today
			Total	

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5. Investments

Include ISAs, shares, Premium Bonds, unit trusts, bonds, cryptocurrency and any other investments.

Provider or name	Type of investment	Sole or joint? If joint, with whom?	Value today
		Total	

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6. Pensions

List every pension you have, including old workplace pensions from previous jobs and any pension you are already receiving.

For each one, please ask the provider for a Cash Equivalent Transfer Value (CETV). This is the figure we need. It can take several weeks to arrive, so please ask for it now.

Defined benefit (DB) pensions pay a set income based on your salary and years of service, such as final salary or career average schemes. Defined contribution (DC) pensions build up a pot of money. If you're not sure which you have, your provider can tell you.

"In payment" means you are already receiving money from it.

Please also get a basic State Pension forecast from gov.uk/check-state-pension.

Pension provider	DB or DC?	Contributions made from (year) to (year)	In payment? Yes or No	CETV	Date of CETV
			Total CETVs		

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7. Business interests

Complete this if you are a sole trader, a partner in a partnership, or a shareholder or director of a company.

Business 1

Name of business	
What does it do?	
Your role (sole trader, partner, shareholder, director)	
Your share of the business	
Your estimate of the value of your share	
How you worked out that value	
Any money the business owes you (for example a director's loan account)	
When will the next accounts be ready?	

Business 2

Name of business	
What does it do?	
Your role (sole trader, partner, shareholder, director)	
Your share of the business	
Your estimate of the value of your share	
How you worked out that value	
Any money the business owes you (for example a director's loan account)	
When will the next accounts be ready?	
Total value of your business interests, including money owed to you	

Other directorships

Please list any other directorships you have held in the last 12 months.

8. Other things of value

Life insurance and endowment policies (include those with no cash-in value)

Company	Type of policy	Whose life is insured?	Cash-in value (if any)
		Total	

Vehicles

Make, model and year	Value	Any finance owing?
Total		

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Other belongings worth £500 or more

This means anything you could sell second-hand for £500 or more, for example jewellery, art or valuable furniture.

It also includes collections. For example, 100 coins worth £20 each would be worth £2,000 together, so the collection should be listed.

Item	Value
Total	

Cash of more than £500 held anywhere other than a bank account

Include foreign currency, and give its value in pounds.

Where held	Currency	Amount	Value in £
		Total	

Money owed to you by anyone

Who owes it and why	Amount
Total	

Shares and share options

Include any shares or share options not already listed in section 5 or section 7, for example shares or share options from your employer. For share options, give the value if you used them now.

Company	Shares or options?	Number held	Value
		Total	

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Any other assets

Include anything of value not listed above, including any assets held abroad.

Description	Value
Total	

Total of other things of value

9. Trusts

Include any trust you benefit from or might benefit from, and anything held by someone else on trust for you. If you have no interest in any trust, write "N/A" in the first box.

Name of trust	
Who set it up, and when?	
Type of trust (for example bare, life interest or discretionary)	
Your interest (for example a fixed or beneficial interest, or as one of the people the trustees can choose to benefit)	
Value of the trust	

Value of your share or interest	
When might you receive anything from it?	

10. Inheritance

Have you received an inheritance at any time? ◯ Yes ◯ No

Do you expect to receive an inheritance soon? For example, someone has died and their estate has not yet been dealt with, or you know you will inherit from someone who is very elderly or seriously ill. ◯ Yes ◯ No

If you answered yes to either question, please give details: from whom, what it was or is likely to be, its value, when you received it or expect to, and what has happened to it.

11. Debts

Do not include mortgages already listed above. Please list every credit and store card, even if the balance is nil.

Who is owed (for example credit card, bank loan, car finance, family member, HMRC)	Sole or joint? If joint, with whom?	Amount owing	Monthly payment

Who is owed (for example credit card, bank loan, car finance, family member, HMRC)	Sole or joint? If joint, with whom?	Amount owing	Monthly payment
	Total		

Capital Gains Tax

Capital Gains Tax may be due if you sell or give away something that has gone up in value since you got it, such as a second property, shares or a business. Your main home is usually exempt.

For each asset this might apply to, please give the likely gain (what it is worth now, less what it cost), anything that would reduce that gain (such as your annual tax-free allowance, buying and selling costs, improvement costs or losses on other assets), and the tax that might be due.

Asset	Likely gain	Amounts that would reduce the gain	Tax that might be due

Asset	Likely gain	Amounts that would reduce the gain	Tax that might be due
		Total	

12. Income

Employment

"Gross" means your pay before anything is taken off, such as tax, National Insurance or pension contributions. "Net" means what you receive after tax and National Insurance.

Employer and job title	
Annual salary (gross)	
Monthly pay (net of tax and National Insurance)	

Other income

Please give monthly figures after tax and National Insurance.

Child Benefit is usually paid every 4 weeks. To work out the monthly figure, divide the 4-weekly amount by 4, multiply by 52.2, then divide by 12. For example, £200 every 4 weeks is £217.50 a month. Do the same for anything else paid every 4 weeks.

Self-employment or partnership	
Bonuses, commission or overtime (if paid yearly, divide by 12)	
Benefits in kind, such as a company car or health insurance (monthly value)	
Pension income	
State Pension	

Universal Credit or other benefits	
Child Benefit (see the note above)	
Tax-Free Childcare top-up (monthly value)	
Rental income	
Interest or dividends	
Child maintenance received	
Any other income	
Other monthly income (net)	
Total monthly income, including pay (net)	

Do you expect your income to change in the next 12 months? If so, how and why?

13. Anything else we should know

Is there anything else that could affect the financial arrangements? For example:

- money one of you brought into the marriage or was given
- plans to retire, change job, or stop work
- redundancy
- a disability or health condition affecting your ability to work
- a pre-nuptial or post-nuptial agreement
- any other money you expect to receive or have to pay

14. Additional information

Use this space if you ran out of room anywhere else. Please say which section each item belongs to.

15. Summary

Please fill this in last, using the totals from each section.

What you own (not including pensions)

Family home: equity (section 3)	
Other property and land: equity (section 3)	
Bank and savings accounts (section 4)	
Investments (section 5)	
Business interests (section 7)	
Other things of value (section 8)	
Your interest in any trust (section 9)	
A. Total of what you own	

What you owe

Debts (section 11)	
Capital Gains Tax that might be due (section 11)	
B. Total of what you owe	
C. Net assets, not including pensions (A minus B)	
D. Pensions: total of your CETVs (section 6)	

Income (section 12)

Annual salary (gross)	
Monthly pay (net)	
Other monthly income (net)	
Total monthly income (net)	