

**The Loughborough
Building Society**



How to Guide-

Keying Different

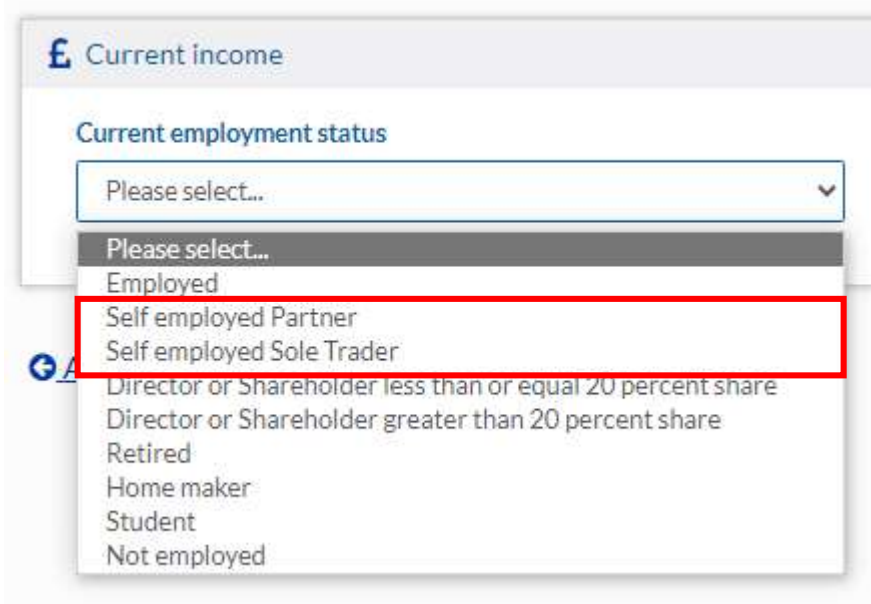
Income Types into MSO

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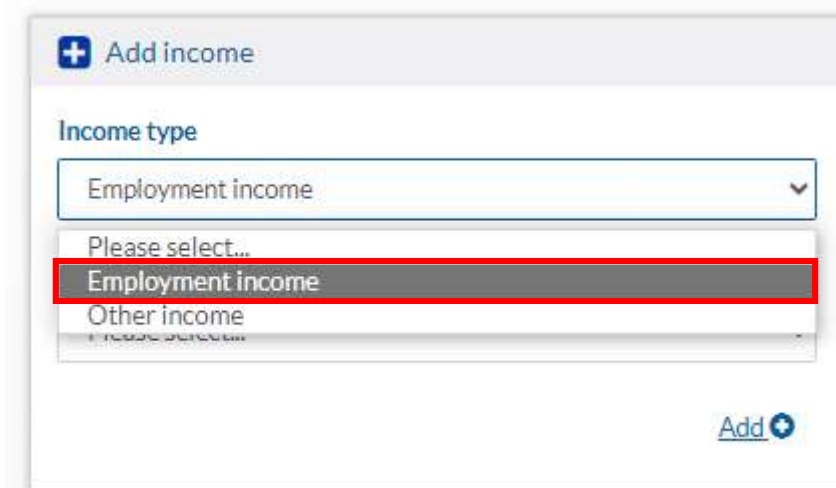
1.0 Self-employed Sole Trader/Partner

Inside the current income section of an application, select either **'Self-employed Partner'** or **'Self-employed Sole Trader'**.



The screenshot shows a form titled 'Current income' with a sub-section 'Current employment status'. A dropdown menu is open, displaying a list of employment statuses. The options are: 'Please select...', 'Employed', 'Self employed Partner', 'Self employed Sole Trader', 'Director or Shareholder less than or equal 20 percent share', 'Director or Shareholder greater than 20 percent share', 'Retired', 'Home maker', 'Student', and 'Not employed'. The options 'Self employed Partner' and 'Self employed Sole Trader' are highlighted with a red box.

Once the total net monthly income from all sources has been entered, set **'Income type'** as **'Employment income'**.



The screenshot shows a form titled 'Add income' with a sub-section 'Income type'. A dropdown menu is open, displaying a list of income types. The options are: 'Employment income', 'Please select...', 'Employment income', and 'Other income'. The option 'Employment income' is highlighted with a red box. There is an 'Add' button with a plus icon at the bottom right of the form.

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Then, select '**Employment status**' as either '**Partner (Self Employed)**', or '**Sole trader (Self Employed)**'.

Employment status

Please select...

Please select...

Employed

Partner (Self Employed)

Sole Trader (Self Employed)

Director/Shareholder <=20% share

Director/Shareholder >20% share

Once the options have been added, click the '**Add+**' button.

+ Add income

Income type

Employment income

Employment status

Partner (Self Employed)

Add +

All the fields in this screen are mandatory, please enter all the necessary information. Once entered, click on the '**Save**' arrow button.

+ Add employment income - self employed sole trader

Occupation

Please select...

Employer name

Start date

Please enter the date on which you commenced trading.

Month Year

Main employment?

Yes No

Projected net profit for current trading year

£

Net profit for last full trading year

£

Net profit for last but one full trading year

£

Net profit for last but two full trading year

£

Tax assessment method

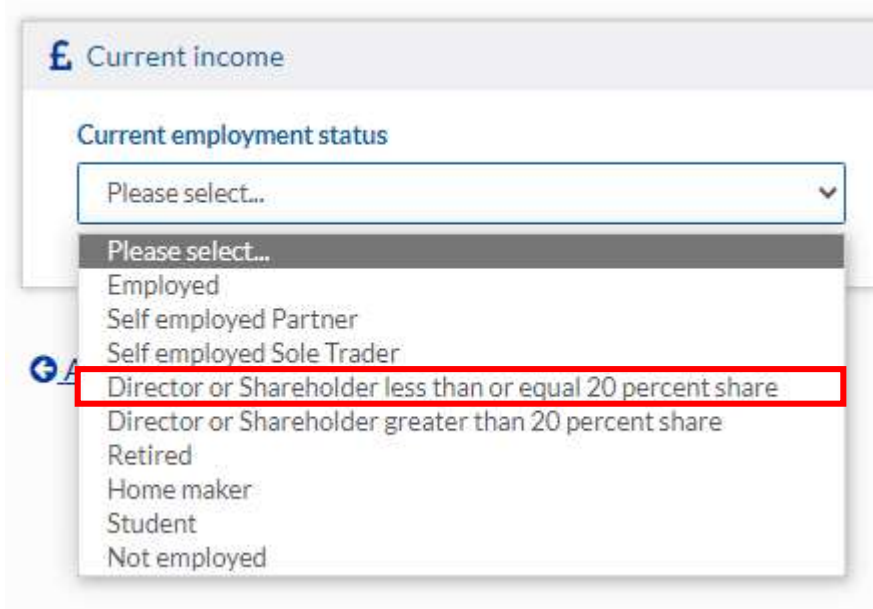
Please select...

Cancel

Save

2.0 Director or Shareholder with less than or equal to 20% share

Inside the current income section of an application, select '**Director or Shareholder with less than or equal 20 percent share**'.



The screenshot shows the 'Current income' section of a form. Under the heading 'Current employment status', there is a dropdown menu. The menu is open, showing a list of options. The option 'Director or Shareholder less than or equal 20 percent share' is highlighted with a red box. Other options in the list include 'Please select...', 'Employed', 'Self employed Partner', 'Self employed Sole Trader', 'Director or Shareholder greater than 20 percent share', 'Retired', 'Home maker', 'Student', and 'Not employed'.

Once the total net monthly income from all sources has been entered, set '**Income type**' as '**Employment income**'.

Then, select '**Employment status**' as '**Director of Limited Company**'.



The screenshot shows the 'Employment status' dropdown menu. The menu is open, showing a list of options. The option 'Director of Limited Company' is highlighted with a red box. Other options in the list include 'Please select...', 'Employed', 'Partner (Self Employed)', and 'Sole Trader (Self Employed)'.

Once the options have been added, click the '**Add+**' button.



The screenshot shows the 'Add income' form. The 'Income type' dropdown menu is set to 'Employment income'. The 'Employment status' dropdown menu is set to 'Director of Limited Company'. The 'Add+' button is highlighted with a red box.

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The fields inside of the **'+Add employment income-director or shareholder les than or equal 20 percent share'** box are mandatory except for the source of income, only one source is needed. Please fill in the remaining fields accordingly. If there are multiple sources of income, please enter the information in the corresponding fields.

+ Add employment income - director or shareholder less than or equal 20 percent share

Occupation Please select... <input type="text"/>	Basic salary (gross) £ 0 <input type="text"/> Please select... <input type="text"/>
Employer name <input type="text"/>	Bonus guaranteed (gross) £ 0 <input type="text"/> Please select... <input type="text"/>
Start date Please enter the date on which the company/business commenced trading. Month <input type="text"/> Year <input type="text"/>	Overtime guaranteed (gross) £ 0 <input type="text"/> Please select... <input type="text"/>
Main employment? <input type="radio"/> Yes <input type="radio"/> No	Commission guaranteed (gross) £ 0 <input type="text"/> Please select... <input type="text"/>
Limited company name <input type="text"/>	Bonus non guaranteed (gross) £ 0 <input type="text"/> Please select... <input type="text"/>
Limited company number <input type="text"/>	Overtime non guaranteed (gross) £ 0 <input type="text"/> Please select... <input type="text"/>
Date on which the applicant became associated with the company Month <input type="text"/> Year <input type="text"/>	Commission non guaranteed (gross) £ 0 <input type="text"/> Please select... <input type="text"/>
	Allowances (gross) £ 0 <input type="text"/> Please select... <input type="text"/>
	Tax assessment method Please select... <input type="text"/>

Please complete the salary and dividends section for the last 2 years, if information is available for this section, please fill in the fields accordingly. Once all the information has been added, click on the **'Save'** arrow button. **If you want us to assess Salary and Dividends only, please leave the net profit blank. If you want us to assess Salary and Net Profit only, please leave the dividends blank.**

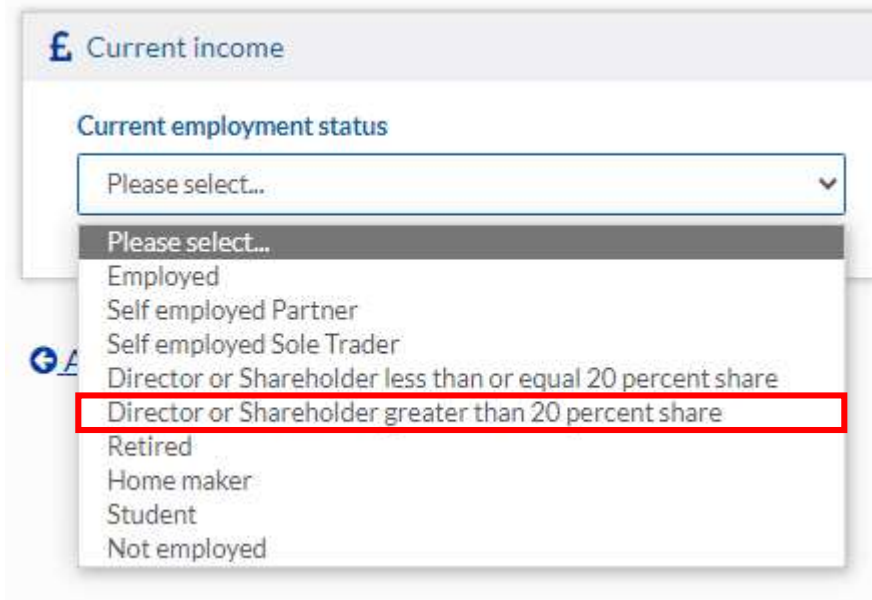
Salary and dividends

Current year projected gross salary £ 0 <input type="text"/>	Current year projected dividends £ 0 <input type="text"/>
Previous year gross salary £ 0 <input type="text"/>	Previous year dividends £ 0 <input type="text"/>
Last but one year gross salary £ 0 <input type="text"/>	Last but one year dividends £ 0 <input type="text"/>
Last but two year gross salary £ 0 <input type="text"/>	Last but two year dividends £ 0 <input type="text"/>

[Cancel](#) [Save](#)

3.0 Director or Shareholder greater than 20% share

Inside the current income section of an application, select **'Director or Shareholder greater than 20 percent share'**.



The screenshot shows a form titled 'Current income' with a sub-section 'Current employment status'. A dropdown menu is open, displaying the following options: 'Please select...', 'Employed', 'Self employed Partner', 'Self employed Sole Trader', 'Director or Shareholder less than or equal 20 percent share', 'Director or Shareholder greater than 20 percent share', 'Retired', 'Home maker', 'Student', and 'Not employed'. The option 'Director or Shareholder greater than 20 percent share' is highlighted with a red border.

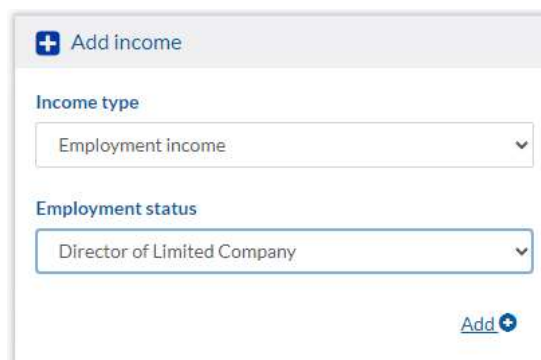
Once the total net monthly income from all sources has been entered, set **'Income type'** as **'Employment income'**.

Then, select **'Employment status'** as **'Director of Limited Company'**.



The screenshot shows a dropdown menu titled 'Employment status' with the following options: 'Please select...', 'Employed', 'Partner (Self Employed)', 'Sole Trader (Self Employed)', and 'Director of Limited Company'. The option 'Director of Limited Company' is highlighted with a red border.

Once the options have been added, click the **'Add+'** button.



The screenshot shows a form titled 'Add income' with two dropdown menus. The first dropdown menu is labeled 'Income type' and has 'Employment income' selected. The second dropdown menu is labeled 'Employment status' and has 'Director of Limited Company' selected. An 'Add' button with a plus icon is located at the bottom right of the form.

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The following fields are **all mandatory**, please fill in each field accordingly.

+ Add employment income - director or shareholder greater than 20 percent share

Occupation Please select... <input type="text"/>	Projected gross profit for current trading year £ 0 <input type="text"/>
Employer name <input type="text"/>	Projected net profit for current trading year £ 0 <input type="text"/>
Start date Please enter the date on which the company/business commenced trading. Month <input type="text"/> Year <input type="text"/>	Net profit for last full trading year £ 0 <input type="text"/>
Main employment? <input type="radio"/> Yes <input type="radio"/> No	Net profit for last but one full trading year £ 0 <input type="text"/>
Limited company name <input type="text"/>	Net profit for last but two full trading year £ 0 <input type="text"/>
Limited company number <input type="text"/>	Percentage shareholding <input type="text"/> %
Date on which the applicant became associated with the company Month <input type="text"/> Year <input type="text"/>	Tax assessment method Please select... <input type="text"/>

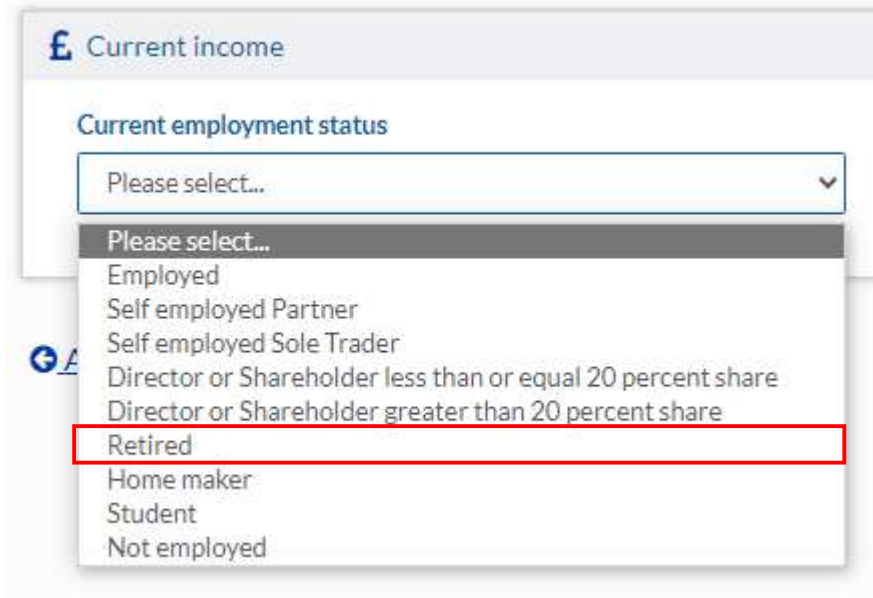
Please complete the salary and dividends section for the last 2 years, if information is available for this section, please fill in the fields accordingly. Once all the information has been added, click on the 'Save' arrow button. **If you want us to assess Salary and Dividends only, please leave the net profit blank. If you want us to assess Salary and Net Profit only, please leave the dividends blank.**

Salary and dividends

Current year projected gross salary £ 0 <input type="text"/>	Current year projected dividends £ 0 <input type="text"/>
Previous year gross salary £ 0 <input type="text"/>	Previous year dividends £ 0 <input type="text"/>
Last but one year gross salary £ 0 <input type="text"/>	Last but one year dividends £ 0 <input type="text"/>
Last but two year gross salary £ 0 <input type="text"/>	Last but two year dividends £ 0 <input type="text"/>

4.0 Retired

Inside the current income section of an application, select '**Retired**'.



The screenshot shows a web form titled 'Current income' with a pound sign icon. Below the title is a section labeled 'Current employment status'. A dropdown menu is open, displaying a list of options. The option 'Retired' is highlighted with a red border. The other options in the list are: 'Please select...', 'Employed', 'Self employed Partner', 'Self employed Sole Trader', 'Director or Shareholder less than or equal 20 percent share', 'Director or Shareholder greater than 20 percent share', 'Home maker', 'Student', and 'Not employed'.

Once the total net monthly income from all sources has been entered, set '**Income type**' as '**Other**'. Then, set the '**Employment status**' from the following options.

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+ Add income

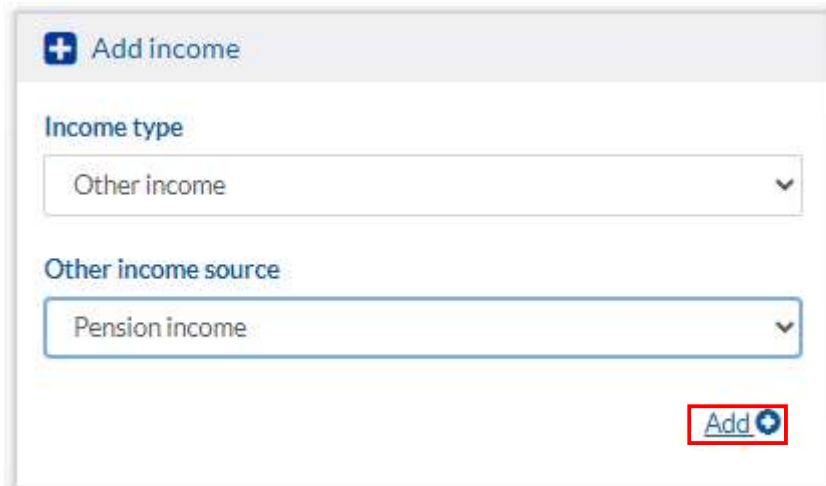
Income type
Other income

Other income source
Please select...

- Industrial injuries disablement benefit
- Investment income
- Maintenance income**
- Mortgage subsidy
- Nursing bank
- Other Income
- Pension - private
- Pension - state
- Pension - war pension scheme
- Pension - war widow(er)
- Pension Credit
- Pension income
- Personal independence payment
- Rental income from property
- Shift allowance
- State benefits e.g. Working Tax Credit
- State benefits for the disabled
- Stipend
- Universal Credit
- Widowed parents allowance

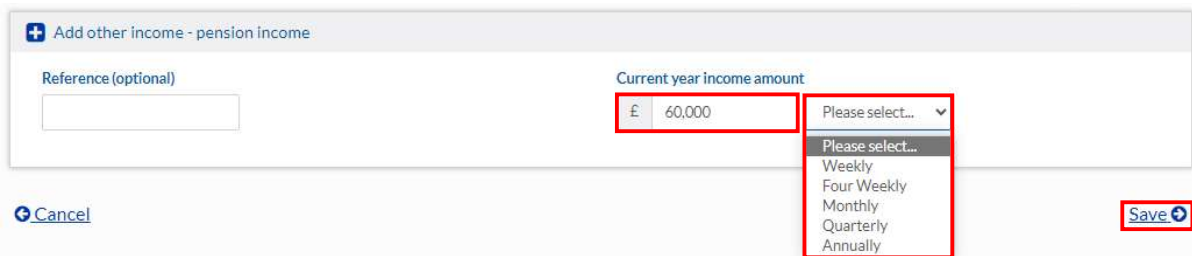
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Once the correct options have been selected, click on the 'Add+' button.



The screenshot shows a form titled '+ Add income'. It contains two dropdown menus: 'Income type' with 'Other income' selected, and 'Other income source' with 'Pension income' selected. At the bottom right, there is a button labeled 'Add+' with a plus icon, which is highlighted with a red rectangular box.

Put the 'Current year income amount' in the designated box and then click the drop-down menu to select the correct timing. The reference box is optional as stated. Once the information has been input correctly, click on the 'Save' arrow button.



The screenshot shows a form titled '+ Add other income - pension income'. It has a 'Reference (optional)' text box on the left. To the right, under 'Current year income amount', there is a text box containing '£ 60,000' and a dropdown menu. The dropdown menu is open, showing the following options: 'Please select...', 'Weekly', 'Four Weekly', 'Monthly', 'Quarterly', and 'Annually'. The 'Save+' button at the bottom right is highlighted with a red rectangular box.

5.0 Second Jobs

If the applicant has a second job in the same type of industry as their main job, we can accept 100% of the income from the second job, however if the second job is in a different industry from their main job, we can only accept 50% of the income. **There is no way to log this in MSO** so please enter the income accordingly.

To add a secondary income, simply input another income type whilst already having an income type entered in the case. If the secondary income is not in the same industry as the main income type, only input 50% of the secondary income salary.

The image shows two side-by-side screenshots from a web application. The left screenshot is titled '+ Add income' and features a dropdown menu for 'Income type' with options: 'Please select...', 'Employment income', and 'Other income'. An 'Add' button is at the bottom right. The right screenshot is titled 'Current income list' and shows a table under 'Employment Income' with columns 'Occupation', 'Started', and 'Annual income'. It lists 'Bar worker (main)' starting in 'January 2017' with an 'Annual income' of '£25,000'. Below the table, it states 'Total declared annual income £25,000.' and a section for 'Other Income' with the text 'No other income items have been entered.'

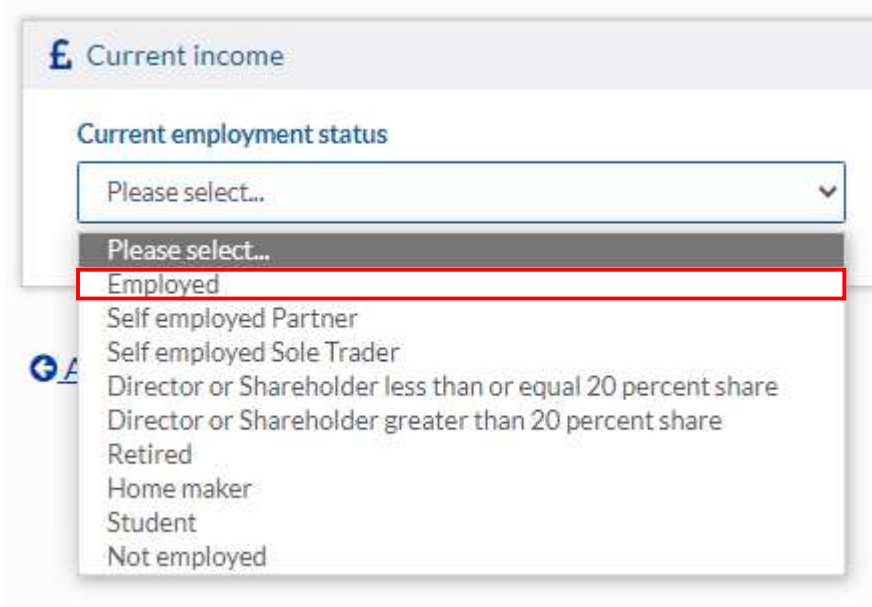
Occupation	Started	Annual income	Actions
Bar worker (main)	January 2017	£25,000	Actions -

Total declared annual income £25,000.

Other Income
No other income items have been entered.

6.0 Day Rate/CIS Contractor

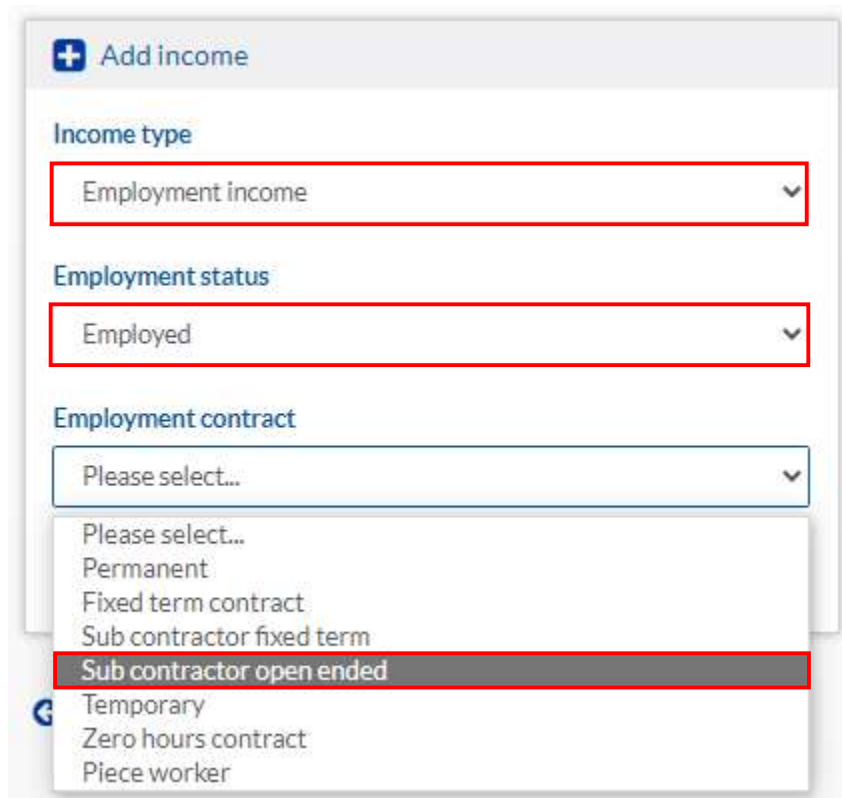
Inside the current income section of an application, select **'Employed'**.



The screenshot shows a form titled 'Current income'. Under the heading 'Current employment status', there is a dropdown menu. The menu is open, showing a list of options. The option 'Employed' is highlighted with a red border. Other options include 'Please select...', 'Self employed Partner', 'Self employed Sole Trader', 'Director or Shareholder less than or equal 20 percent share', 'Director or Shareholder greater than 20 percent share', 'Retired', 'Home maker', 'Student', and 'Not employed'.

Once the total net monthly income from all sources has been entered, set **'Income type'** as **'Employment income'**.

Then, select **'Employment status'** as **'Employed'** and finally set **'Employment Contract'** to **'Sub Contractor open ended'**.



The screenshot shows a form titled 'Add income'. It contains three dropdown menus. The first, 'Income type', has 'Employment income' selected. The second, 'Employment status', has 'Employed' selected. The third, 'Employment contract', has a dropdown menu open with 'Sub contractor open ended' selected. Other options in the 'Employment contract' menu include 'Please select...', 'Permanent', 'Fixed term contract', 'Sub contractor fixed term', 'Temporary', 'Zero hours contract', and 'Piece worker'.

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The fields inside of the **'+Add employment income-Sub contractor open ended'** box are mandatory except for the source of income, only one source is needed. Please fill in the remaining fields accordingly. If there are multiple sources of income, please enter the information in the corresponding fields.

+ Add employment income - sub contractor open ended

Occupation Please select... ▼	Basic salary (gross) £ 0 Please select... ▼
Employer name [Empty field]	Bonus guaranteed (gross) £ 0 Please select... ▼
Start date Month ▼ Year ▼	Overtime guaranteed (gross) £ 0 Please select... ▼
Main employment? <input type="radio"/> Yes <input type="radio"/> No	Commission guaranteed (gross) £ 0 Please select... ▼
Treated as employed for tax purposes? <input checked="" type="radio"/> Yes <input type="radio"/> No	Bonus non guaranteed (gross) £ 0 Please select... ▼
	Overtime non guaranteed (gross) £ 0 Please select... ▼
	Commission non guaranteed (gross) £ 0 Please select... ▼
	Allowances (gross) £ 0 Please select... ▼
	How long contracting in total? [] years [] months

[Cancel](#) [Save](#)

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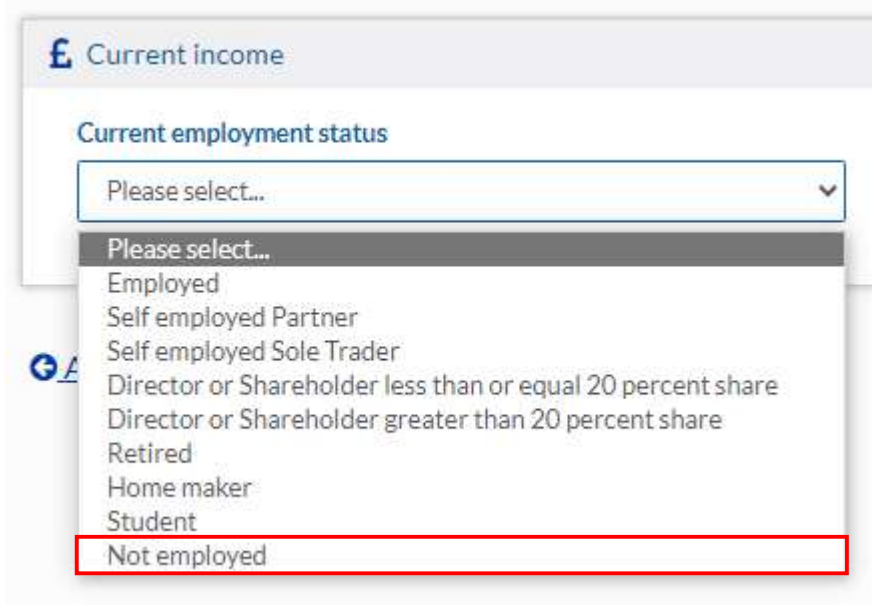
+ Add employment income - sub contractor open ended

Occupation <input type="text" value="Please select..."/>	How long contracting in total? <input type="text"/> years <input type="text"/> months
Employer name <input type="text"/>	Projected net profit for current trading year £ <input type="text" value="0"/>
Start date Month <input type="text"/> Year <input type="text"/>	Net profit for last full trading year £ <input type="text" value="0"/>
Main employment? <input type="radio"/> Yes <input type="radio"/> No	Net profit for last but one full trading year £ <input type="text" value="0"/>
Treated as employed for tax purposes? <input type="radio"/> Yes <input checked="" type="radio"/> No	Net profit for last but two full trading year £ <input type="text" value="0"/>

[Cancel](#) [Save](#)

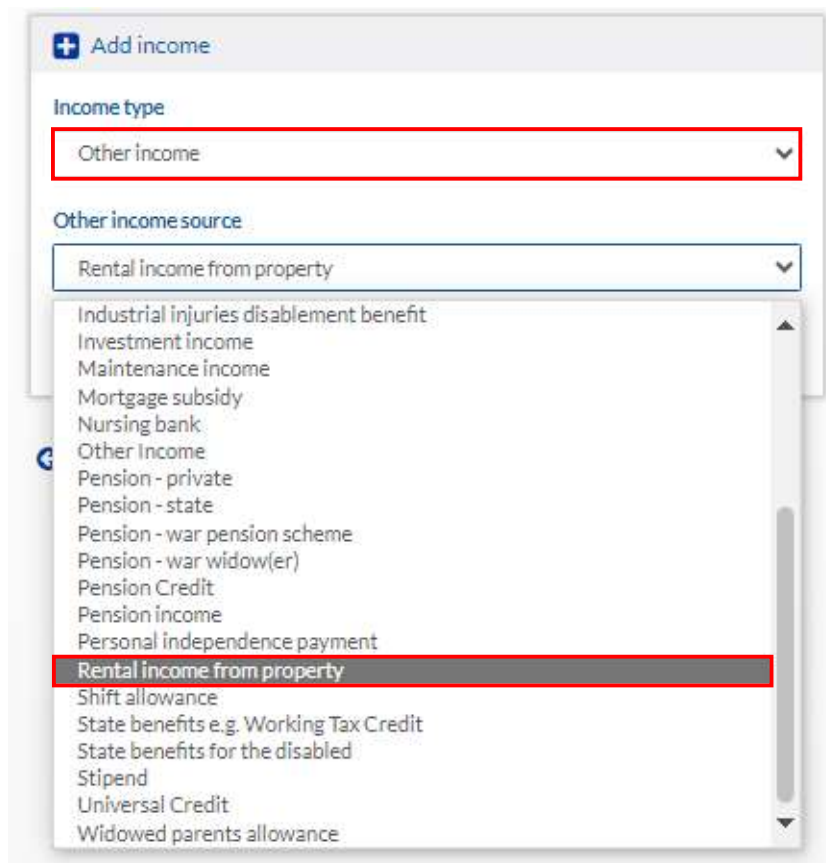
7.0 Rental Income as Main Income

Inside the current income section of an application, select '**Not employed**'.



The screenshot shows the 'Current income' section of an application. Under the heading 'Current employment status', there is a dropdown menu. The menu is open, showing a list of options. The option 'Not employed' is highlighted with a red border, indicating it is the selected choice. Other options in the list include 'Employed', 'Self employed Partner', 'Self employed Sole Trader', 'Director or Shareholder less than or equal 20 percent share', 'Director or Shareholder greater than 20 percent share', 'Retired', 'Home maker', and 'Student'.

Once the total net monthly income from all sources has been entered, set the '**Income type**' as '**Other Income**' and then set '**other income source**' as '**Rental income from property**'.



The screenshot shows the 'Add income' section of an application. There are two dropdown menus. The first, labeled 'Income type', is set to 'Other Income' and is highlighted with a red border. The second, labeled 'Other income source', is set to 'Rental income from property' and is also highlighted with a red border. A list of other income sources is visible below the second dropdown, including 'Industrial injuries disablement benefit', 'Investment income', 'Maintenance income', 'Mortgage subsidy', 'Nursing bank', 'Other Income', 'Pension - private', 'Pension - state', 'Pension - war pension scheme', 'Pension - war widow(er)', 'Pension Credit', 'Pension income', 'Personal independence payment', 'Rental income from property', 'Shift allowance', 'State benefits e.g. Working Tax Credit', 'State benefits for the disabled', 'Stipend', 'Universal Credit', and 'Widowed parents allowance'.

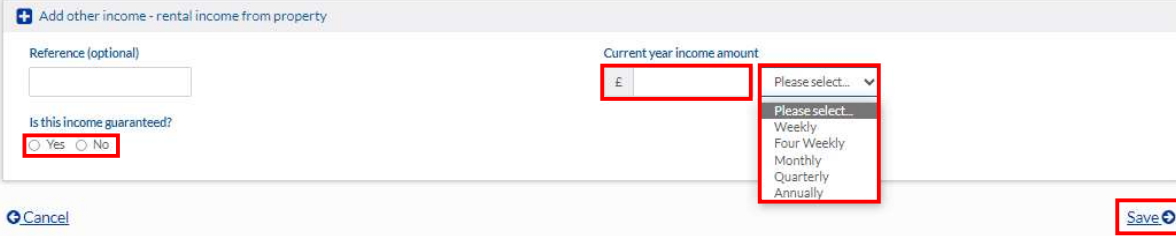
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Once the correct options have been selected, click on the 'Add+' button.



The screenshot shows a form titled "Add income". It has two dropdown menus: "Income type" with "Other income" selected, and "Other income source" with "Rental income from property" selected. At the bottom right, there is a blue "Add+" button with a plus icon, which is highlighted with a red rectangular box.

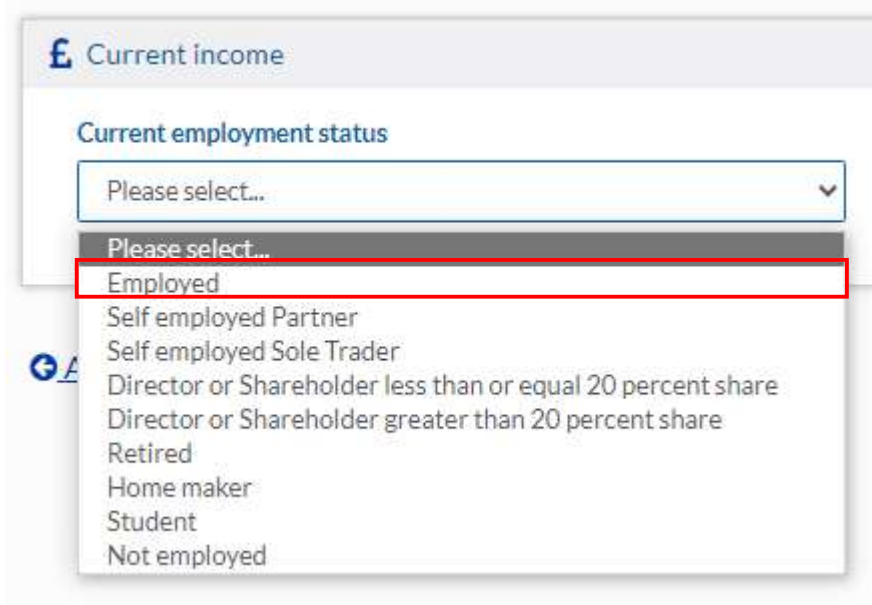
Input the current yearly income in the designated section and then select whether the income is guaranteed or not. A reference can be added but is optional. Once all information has been added, click on the 'Save' arrow button.



The screenshot shows a form titled "Add other income - rental income from property". It includes a "Reference (optional)" text field, a "Current year income amount" field with "£" entered, and a frequency dropdown menu that is open, showing options: "Please select...", "Weekly", "Four Weekly", "Monthly", "Quarterly", and "Annually". Below these is a section "Is this income guaranteed?" with radio buttons for "Yes" (selected) and "No". At the bottom left is a "Cancel" button and at the bottom right is a "Save" button with a right-pointing arrow, both highlighted with red rectangular boxes.

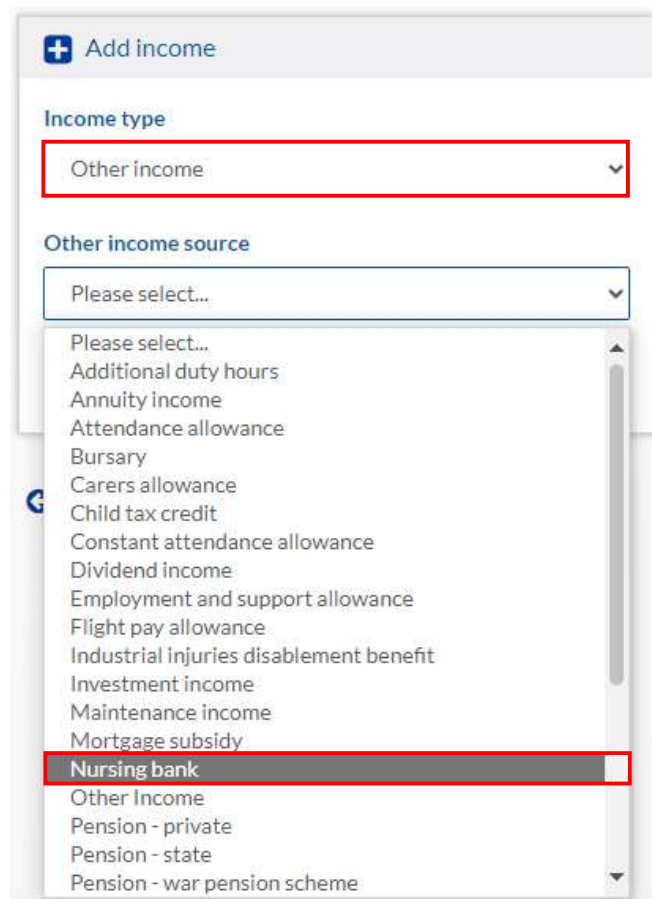
8.0 Bank Nurse (Last 6 Months)

Inside the current income section of an application, select **'Employed'**.



The screenshot shows the 'Current income' section of a form. Under the heading 'Current employment status', there is a dropdown menu. The menu is open, showing a list of options. The option 'Employed' is highlighted with a red box, indicating it is the selected choice. Other options in the list include 'Please select...', 'Self employed Partner', 'Self employed Sole Trader', 'Director or Shareholder less than or equal 20 percent share', 'Director or Shareholder greater than 20 percent share', 'Retired', 'Home maker', 'Student', and 'Not employed'.

Once the total net monthly income from all sources has been entered, set the **'Income type'** as **'Other Income'** and then set **'other income source'** as **'Rental income from property'**.



The screenshot shows the 'Add income' section of a form. Under the heading 'Income type', there is a dropdown menu with 'Other income' selected, highlighted with a red box. Below this, under the heading 'Other income source', there is another dropdown menu. This menu is open, showing a list of options. The option 'Nursing bank' is highlighted with a red box, indicating it is the selected choice. Other options in the list include 'Please select...', 'Additional duty hours', 'Annuity income', 'Attendance allowance', 'Bursary', 'Carers allowance', 'Child tax credit', 'Constant attendance allowance', 'Dividend income', 'Employment and support allowance', 'Flight pay allowance', 'Industrial injuries disablement benefit', 'Investment income', 'Maintenance income', 'Mortgage subsidy', 'Other Income', 'Pension - private', 'Pension - state', and 'Pension - war pension scheme'.

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Once the correct options have been selected, click on the 'Add+' button.

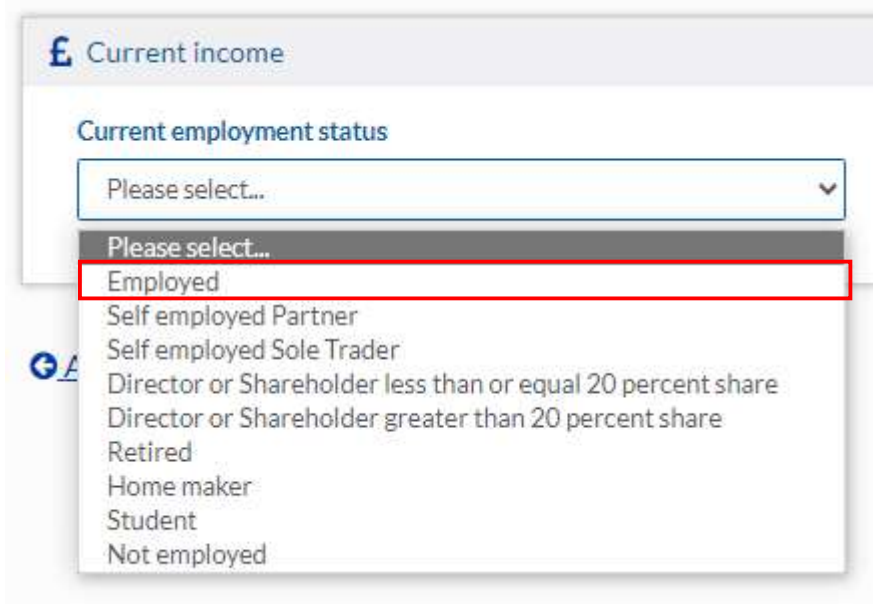
The screenshot shows a form titled '+ Add income'. It has two dropdown menus: 'Income type' with 'Other income' selected, and 'Other income source' with 'Nursing bank' selected. At the bottom right, there is a button labeled 'Add+' with a plus icon, which is highlighted with a red rectangular box.

Input the current yearly income in the designated section and then select whether the income is guaranteed or not. A reference can be added but is optional. Once all information has been added, click on the 'Save' arrow button.

The screenshot shows a form titled '+ Add other income - nursing bank'. It contains several fields: 'Reference (optional)' with an empty text box; 'Current year income amount' with a currency symbol '£' and an empty input field, both highlighted with red boxes; a dropdown menu for frequency with 'Please select...' selected and a list of options (Weekly, Four Weekly, Monthly, Quarterly, Annually) visible, also highlighted with a red box; and 'Is this income guaranteed?' with radio buttons for 'Yes' and 'No', where 'No' is selected and highlighted with a red box. At the bottom left is a 'Cancel' button and at the bottom right is a 'Save+' button, both highlighted with red boxes.

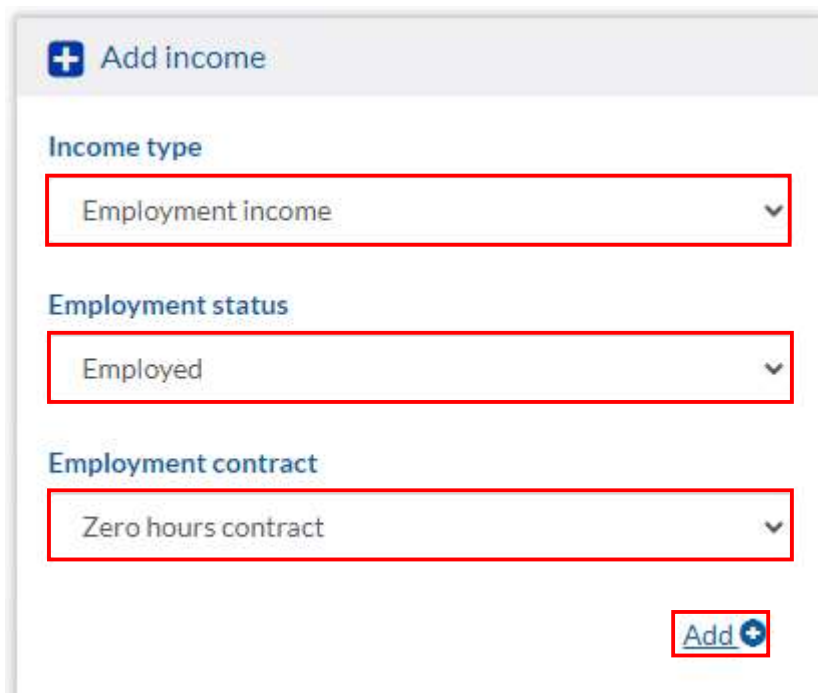
9.0 Zero Hour (Last 6 Months)

Inside the current income section of an application, select '**Employed**'.



The screenshot shows a form titled 'Current income' with a pound sign icon. Under the heading 'Current employment status', there is a dropdown menu. The menu is open, showing a list of options. The option 'Employed' is highlighted with a red box. Other options include 'Please select...', 'Self employed Partner', 'Self employed Sole Trader', 'Director or Shareholder less than or equal 20 percent share', 'Director or Shareholder greater than 20 percent share', 'Retired', 'Home maker', 'Student', and 'Not employed'.

Once the total net monthly income from all sources has been entered, set the '**Income type**' as '**Employment Income**'. Set the '**Employment Status**' as '**Employed**' and finally set '**Employment contract**' to '**Zero hours contract**'. Once all the options have been selected, click on the '**Add+**' button.



The screenshot shows a form titled 'Add income' with a plus sign icon. It contains three dropdown menus, each with a red box around it. The first dropdown is 'Income type' with 'Employment income' selected. The second dropdown is 'Employment status' with 'Employed' selected. The third dropdown is 'Employment contract' with 'Zero hours contract' selected. At the bottom right, there is a button labeled 'Add+' with a plus sign icon, also highlighted with a red box.

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The fields inside of the '+Add employment income-Zero hours contract' box are mandatory except for the source of income, only one source is needed. Please fill in the remaining fields accordingly. If there are multiple sources of income, please enter the information in the corresponding fields.

+ Add employment income - zero hours contract

Occupation <input type="text" value="Please select..."/>	Basic salary (gross) <input type="text" value="£ 0"/> <input type="text" value="Please select..."/>
Employer name <input type="text"/>	Bonus guaranteed (gross) <input type="text" value="£ 0"/> <input type="text" value="Please select..."/>
Start date <input type="text" value="Month"/> <input type="text" value="Year"/>	Overtime guaranteed (gross) <input type="text" value="£ 0"/> <input type="text" value="Please select..."/>
Main employment? <input type="radio"/> Yes <input type="radio"/> No	Commission guaranteed (gross) <input type="text" value="£ 0"/> <input type="text" value="Please select..."/>
	Bonus non guaranteed (gross) <input type="text" value="£ 0"/> <input type="text" value="Please select..."/>
	Overtime non guaranteed (gross) <input type="text" value="£ 0"/> <input type="text" value="Please select..."/>
	Commission non guaranteed (gross) <input type="text" value="£ 0"/> <input type="text" value="Please select..."/>
	Allowances (gross) <input type="text" value="£ 0"/> <input type="text" value="Please select..."/>
	How long contracting in total? <input type="text"/> years <input type="text"/> months