**How it is estimated your IVA payments will be divided between costs and debt repayment** [insolvency practitioners can show the data in whatever visual way they think is most useful to consumers i.e. bar chart, pie diagram.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Month** | **Year 1** | **Year 2** | **Year 3** | **Year 4** | **Year 5** | **Year 6**  **(72 month IVA due to Equity)** | **Total** |
| **Your contribution (£)** |  |  |  |  |  |  |  |
| **Estimated fee for supervision of your IVA (£)** |  |  |  |  |  |  |  |
| **Estimated amount paid your creditors (£)** |  |  |  |  |  |  |  |