

Mortgages - Affordability Assessment

Monthly Income

Total monthly take home pay (App1)	£
Total monthly take home pay (App2)	£
Child benefit / Child Tax Credit	£
Any other income (state source of income in notes below)	£
Total monthly Income	0.00

Monthly Expenditure

New Monthly Mortgage Payment	£
Loan Payments	£
Credit Card Payments (minimum)	£
Utility Charges (Gas, Electric, Water)	£
Council Tax	£
Ground rent / Service Charge (leasehold)	£
Food / Housekeeping	£
Child Maintenance Payments	£
Nursery / childminder / School Fees	£
TV Licence / Sky	£
Broadband / Telephone / Mobile Phone	£
Car Loan / Hire Purchase / Lease Hire	£
Motor Insurance / MOT / Car Tax / Car Maintenance	£
Petrol / diesel / bus / rail fares	£
Entertainment / Socialising / Eating Out	£
Smoking	£
Hobbies / Gym / Club Membership Fees	£
Holidays	£
Christmas & Birthdays	£
Clothes	£
Other Regular Miscellaneous Payment	£
Life / Critical Illness Insurance	£
Mortgage Protection / ASU Insurance / Income Protection	£
Home Insurance	£
Other Insurance (Pet / Dental / Private Health etc)	£
Pension / AVCs / Endowments	£
Other regular savings e.g.ISA	£
Total Monthly Expenditure	0.00