



**Income and Expenditure**

**MONTHLY INCOME**

Total monthly take home pay (applicant 1)	
Total monthly take home pay (applicant 2)	
Child Benefits / Child Tax Credit	
Any other income	
Please state source of other income	
<b>TOTAL MONTHLY INCOME</b>	

**EXPENDITURE PER MONTH ON COMPLETION OF NEW MORTGAGE**

Budget for new monthly mortgage payment	
Loan payments	
Credit Card payments (minimum)	
Car Loan / Hire Purchase / Lease Hire	
Overdraft Charges / Interest	
Nursery / Childminder / School Fees	
Alimony / Child Maintenance Payments	
Cost of funding repayment strategy	
Food / housekeeping	
Broadband / telephone / mobile phone	
TV Licence / TV Package (e.g. Sky)	
Council Tax	
Gas & Electricity	
Water	
Life / Critical Illness Insurance	
Mortgage Protection / ASU Insurance / Income Protection	
Home Insurance	
Other insurance (pet, dental, private healthcare)	
Ground rent / service charge	
Motor Insurance / MOT / Car Tax / Car Maintenance	
Travel costs (fuel, bus fares, rail fares)	
Clothes	
Household goods, repairs and personal goods	
Entertainment / Socialising	
Smoking	
Hobbies / Gym / Club Membership Fees	
Holidays and seasonal expenses (birthdays)	
Regular Savings (ISA, pension, AVCs, endowments)	
<b>TOTAL MONTHLY EXPENDITURE</b>	
<b>NET DISPOSABLE INCOME</b>	