

MORTGAGE – BUDGET PLANNER



Before you enter into any new mortgage commitment, you need to be sure that it is affordable on your own personal budget. Use this planner to work out what you can afford to pay each month.

INCOME:

"Take Home" Monthly Pay - Applicant 1	£
"Take Home" Monthly Pay - Applicant 2	£
Other Monthly Income	£
TOTAL MONTHLY INCOME	£

MONTHLY EXPENSES:

Credit Card Payments	£
Gas	£
Water Rates	£
Electricity	£
Telephone	£
Council Tax	£
Housekeeping (Food, etc)	£
Clothing / Footwear	£
Car Tax / MOT	£
Car Insurance	£
Car Maintenance	£
Petrol / Travel Expenses	£
Life Assurance Premiums	£
Regular Savings & Pensions	£
Loan Repayments	£
Other Standings Orders & Direct Debits	£
Entertainment & Holidays	£
Home Maintenance	£
Any Other Expenses	£
TOTAL MONTHLY EXPENSES	£

SPARE INCOME EACH MONTH	£
--------------------------------	----------

Application:	
--------------	--

Name(s):	
----------	--

Signed:	
---------	--