

MONTHLY INCOME AND EXPEDITURE AFTER THE NEW MORTGAGE COMPLETES				
	REGULAR MONTHLY EXPENDITURE (post mortgage completion)	£	MONTHLY NET INCOME (after tax and nat ins)	
<b>COMMITTED EXPENDITURE</b>	Endowment, Savings, Investments		<b>First Applicant:</b>	
	Pension Policy		Basic Income	
	Life (Term/Critical Illness) Cover		Overtime Bonus	
	Unemployment/Accident/Sickness		Other income	
	Maintenance, nursery, child-minding		Pension/investment	
	Loans, credit cards, store cards, HP arrangements		State benefits (Guaranteed)	
			Maintenance	
			<b>TOTAL</b>	£
<b>BASIC ESSENTIAL EXPENDITURE</b>	Council Tax		<b>Second Applicant:</b>	
	Water, Electricity and Gas		Basic Income	
	Buildings and Contents		Overtime Bonus	
	Home phone/Broadband/Mobile phone		Other income	
	Digital TV and TV licence		Pension/investment	
	Grocery		State benefits (guaranteed)	
	Car, Petrol, Road Tax, Insurance (excl loan repayments)		Maintenance	
	Bus or Rail ticket		<b>TOTAL</b>	£
<b>BASIC QUALITY OF LIVING</b>	Hardware/White goods/Furnishings			
	Domestic help, cleaner, gardener, care assistants etc.			
	Clothes			
	Dining out, entertainment, nights out, beauty treatments etc.			
	Holidays, Special events, birthdays, festivals etc.			
	Gym, Leisure, club memberships, children's clubs/lessons etc		<b>Affordability Calculation ( For Office use only)</b>	
	<b>Projected monthly expenditure – post mortgage completion **</b>	£	<b>Total monthly net income</b>	£
			<b>Less Projected monthly expenditure</b>	£
		<b>Less Mortgage repayment @ stressed rate</b>	£	
		<b>TOTAL- Monthly Free Funds</b>	£	