

Mortgage Affordability / Budget Calculator

MONTHLY INCOME	Please circle		Now	Future
Take home monthly (Client 1)	X	✓		
Take home monthly (Client 2)	X	✓		
Other monthly income	X	✓		
<b>Total monthly income</b>			0	0

NON-DISCRETIONARY MONTHLY EXPENDITURE			Now	Future
Gas bill	X	✓		
Electricity bill	X	✓		
Water bill	X	✓		
Loan Repayment, general	X	✓		
Finance Repayment ie, car, washing machine, sofa	X	✓		
Home Improvement Loan Repayment ie. Kitchen Bathroom	X	✓		
Store Cards, i.e Next, Debenhams	X	✓		
Catalogue Accounts, ie. Freemans , Very	X	✓		
Council tax bill	X	✓		
Credit card payments	X	✓		
TV Licence/Sky Packages/Broadband/Etc	X	✓		
Telephone bill (include mobiles)	X	✓		
Food	X	✓		
Car Expenses- Fuel/Maintenance/Tax/insurance	X	✓		
Childcare	X	✓		
Child Maintenance	X	✓		
Income Protection Payments	X	✓		
Regular pension contributions (exclude OPS)	X	✓		
Regular savings	X	✓		
Life assurance premiums	X	✓		
Building and Contents Insurance	X	✓		
Other standing orders / direct debits	X	✓		
Other non discretionary outgoings (list below)	X	✓		
Also please bear in mind accounts that are in your name but you consider to be someone elses as they may pay the monthly payment.				
<b>Total non-discretionary monthly expenditure</b>			0	0

<b>Income less non-discretionary expenditure</b>			0	0
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	Now	During new deal	After deal finishes
Mortgage payment			

Percentage of available income used		#DIV/0!	#DIV/0!	#DIV/0!
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I/We confirm that this is reflective of our average monthly spend

Signed Applicant One		Date	
Signed Applicant Two		Date	