



## **Mortgage Budget Planner**

Signed:

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.

"Take Home" Monthly Pay - Applicant 1	Income:	
Other Monthly Income  f TOTAL MONTHLY INCOME  f Monthly Expenses:  Credit Card / Store Card Payments  Loan Repayments  f Gas  f Water Rates  f Electricity  f Telephone  Council Tax  Housekeeping (Food, etc)  Alcohol / Cigarettes  Clothing / Footwear  Car Tax / MOT / Insurance  Petrol / Travel Expenses  Life Assurance Premiums  Regular Savings & Pensions  Buildings and Contents Insurance  f Maintenance / CSA Payments  Recreation (Entertainment & Holidays)  Other Standings Orders & Direct Debits  Any Other Expenses  f Total Monthly Expenses  f Spare Income Each Month  f  E	"Take Home" Monthly Pay - Applicant 1	£
Monthly Expenses:         Credit Card / Store Card Payments       £         Loan Repayments       £         Gas       £         Water Rates       £         Electricity       £         Telephone       £         Council Tax       £         Housekeeping (Food, etc)       £         Alcohol / Cigarettes       £         Clothing / Footwear       £         Car Tax / MOT / Insurance       £         Petrol / Travel Expenses       £         Life Assurance Premiums       £         Regular Savings & Pensions       £         Buildings and Contents Insurance       £         Maintenance / CSA Payments       £         Nursery / School / University Fees         Recreation (Entertainment & Holidays)       £         Other Standings Orders & Direct Debits       £         Any Other Expenses       £         Total Monthly Expenses       £	"Take Home" Monthly Pay - Applicant 2	£
Monthly Expenses:  Credit Card / Store Card Payments  £ Loan Repayments  £ Gas  £ Water Rates  £ Electricity  £ Telephone  £ Council Tax  Housekeeping (Food, etc)  £ Alcohol / Cigarettes  £ Clothing / Footwear  £ Car Tax / MOT / Insurance  £ Petrol / Travel Expenses  £ Life Assurance Premiums  £ Regular Savings & Pensions  Buildings and Contents Insurance  £ Maintenance / CSA Payments  £ Nursery / School / University Fees  Recreation (Entertainment & Holidays)  £ Other Standings Orders & Direct Debits  £ Any Other Expenses  £ Spare Income Each Month  £	Other Monthly Income	£
Credit Card / Store Card Payments  Loan Repayments  f  Gas  f  Water Rates  f  Electricity  f  Telephone  f  Council Tax  Housekeeping (Food, etc)  Alcohol / Cigarettes  Clothing / Footwear  Car Tax / MOT / Insurance  Petrol / Travel Expenses  f  Elife Assurance Premiums  Regular Savings & Pensions  Buildings and Contents Insurance  f  Maintenance / CSA Payments  Recreation (Entertainment & Holidays)  Other Standings Orders & Direct Debits  Any Other Expenses  f  Spare Income Each Month  f  f   f  Cas  f  Cas  f  Cas  f  Cas  f  f  Cas  f  Cas  f  Cas	TOTAL MONTHLY INCOME	£
Credit Card / Store Card Payments  Loan Repayments  f  Gas  f  Water Rates  f  Electricity  Telephone  f  Council Tax  Housekeeping (Food, etc)  Alcohol / Cigarettes  Clothing / Footwear  Car Tax / MOT / Insurance  Petrol / Travel Expenses  Life Assurance Premiums  Regular Savings & Pensions  Buildings and Contents Insurance  f  Maintenance / CSA Payments  Nursery / School / University Fees  Recreation (Entertainment & Holidays)  Other Standings Orders & Direct Debits  Any Other Expenses  f  Spare Income Each Month  £	Monthly Expenses:	
Loan Repayments  Gas  f  Gas  f  Water Rates  £  Electricity  £  Telephone  £  Council Tax  f  Housekeeping (Food, etc)  Alcohol / Cigarettes  £  Clothing / Footwear  £  Car Tax / MOT / Insurance  £  Petrol / Travel Expenses  £  Life Assurance Premiums  Regular Savings & Pensions  £  Buildings and Contents Insurance  f  Maintenance / CSA Payments  Nursery / School / University Fees  Recreation (Entertainment & Holidays)  Cher Standings Orders & Direct Debits  Any Other Expenses  £  Spare Income Each Month  £		£
Gas f Water Rates f Electricity f Telephone f Council Tax f Housekeeping (Food, etc) f Alcohol / Cigarettes f Clothing / Footwear f Car Tax / MOT / Insurance f Petrol / Travel Expenses f Life Assurance Premiums f Regular Savings & Pensions f Buildings and Contents Insurance f Maintenance / CSA Payments f Nursery / School / University Fees r Recreation (Entertainment & Holidays) f Any Other Expenses f Total Monthly Expenses f  Spare Income Each Month f  E		£
Electricity  Telephone  £  Council Tax  £  Housekeeping (Food, etc)  £  Alcohol / Cigarettes  £  Clothing / Footwear  £  Car Tax / MOT / Insurance  £  Petrol / Travel Expenses  £  Life Assurance Premiums  £  Regular Savings & Pensions  £  Buildings and Contents Insurance  £  Maintenance / CSA Payments  Nursery / School / University Fees  Recreation (Entertainment & Holidays)  £  Other Standings Orders & Direct Debits  £  Any Other Expenses  £  Total Monthly Expenses  £		£
Telephone Council Tax f Housekeeping (Food, etc) f Alcohol / Cigarettes f Clothing / Footwear f Car Tax / MOT / Insurance Fetrol / Travel Expenses f Life Assurance Premiums f Regular Savings & Pensions f Buildings and Contents Insurance f Maintenance / CSA Payments Nursery / School / University Fees Recreation (Entertainment & Holidays) f Other Standings Orders & Direct Debits f Any Other Expenses f Total Monthly Expenses f Spare Income Each Month f	Water Rates	£
Council Tax	Electricity	£
Housekeeping (Food, etc)  Alcohol / Cigarettes  £  Clothing / Footwear  £  Car Tax / MOT / Insurance  Petrol / Travel Expenses  £  Life Assurance Premiums  £  Regular Savings & Pensions  £  Buildings and Contents Insurance  £  Maintenance / CSA Payments  Recreation (Entertainment & Holidays)  Other Standings Orders & Direct Debits  £  Any Other Expenses  £  Total Monthly Expenses  £  Spare Income Each Month  £		£
Alcohol / Cigarettes  Clothing / Footwear  Car Tax / MOT / Insurance  Petrol / Travel Expenses  Life Assurance Premiums  Regular Savings & Pensions  Buildings and Contents Insurance  Maintenance / CSA Payments  Fursery / School / University Fees  Recreation (Entertainment & Holidays)  Other Standings Orders & Direct Debits  Any Other Expenses  Furstandings Orders & Direct Debits	Council Tax	£
Clothing / Footwear  Car Tax / MOT / Insurance  Petrol / Travel Expenses  £  Life Assurance Premiums  £  Regular Savings & Pensions  £  Buildings and Contents Insurance  £  Maintenance / CSA Payments  Nursery / School / University Fees  Recreation (Entertainment & Holidays)  £  Other Standings Orders & Direct Debits  Any Other Expenses  £  Total Monthly Expenses  £  Spare Income Each Month  £	Housekeeping (Food, etc)	£
Car Tax / MOT / Insurance £  Petrol / Travel Expenses £  Life Assurance Premiums £  Regular Savings & Pensions £  Buildings and Contents Insurance £  Maintenance / CSA Payments £  Nursery / School / University Fees  Recreation (Entertainment & Holidays) £  Other Standings Orders & Direct Debits £  Any Other Expenses £  Total Monthly Expenses £  Spare Income Each Month £	Alcohol / Cigarettes	£
Petrol / Travel Expenses £  Life Assurance Premiums £  Regular Savings & Pensions £  Buildings and Contents Insurance £  Maintenance / CSA Payments £  Nursery / School / University Fees  Recreation (Entertainment & Holidays) £  Other Standings Orders & Direct Debits £  Any Other Expenses £  Total Monthly Expenses £  Spare Income Each Month £	Clothing / Footwear	£
Life Assurance Premiums  Regular Savings & Pensions  Buildings and Contents Insurance  Maintenance / CSA Payments  Fursery / School / University Fees  Recreation (Entertainment & Holidays)  Other Standings Orders & Direct Debits  Any Other Expenses  Fursery  Spare Income Each Month  £	Car Tax / MOT / Insurance	£
Regular Savings & Pensions  Buildings and Contents Insurance  Maintenance / CSA Payments  Fundamentary / School / University Fees  Recreation (Entertainment & Holidays)  Other Standings Orders & Direct Debits  Any Other Expenses  Fundamentary / Expenses	Petrol / Travel Expenses	£
Buildings and Contents Insurance £  Maintenance / CSA Payments £  Nursery / School / University Fees  Recreation (Entertainment & Holidays) £  Other Standings Orders & Direct Debits £  Any Other Expenses £  Total Monthly Expenses £  Spare Income Each Month £	Life Assurance Premiums	£
Maintenance / CSA Payments  Nursery / School / University Fees  Recreation (Entertainment & Holidays)  Other Standings Orders & Direct Debits  Any Other Expenses  f  Total Monthly Expenses  \$\mathbf{f}\$  Spare Income Each Month  \$\mathbf{f}\$	Regular Savings & Pensions	£
Nursery / School / University Fees  Recreation (Entertainment & Holidays)  Other Standings Orders & Direct Debits  Any Other Expenses  f  Total Monthly Expenses  \$\mathbf{f}\$  Spare Income Each Month  \$\mathbf{f}\$	Buildings and Contents Insurance	£
Recreation (Entertainment & Holidays)  Other Standings Orders & Direct Debits  Any Other Expenses  f  Total Monthly Expenses  £  Spare Income Each Month  £	Maintenance / CSA Payments	£
Other Standings Orders & Direct Debits £  Any Other Expenses £  Total Monthly Expenses £  Spare Income Each Month £	Nursery / School / University Fees	
Any Other Expenses £  Total Monthly Expenses £  Spare Income Each Month £	Recreation (Entertainment & Holidays)	£
Total Monthly Expenses £  Spare Income Each Month £	Other Standings Orders & Direct Debits	£
Spare Income Each Month £	Any Other Expenses	£
	Total Monthly Expenses	£
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Name(s):	Name(s):	

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