

# Mortgage Budget Planner

For support, please call 03333 701 101



This planner will help calculate how much your client can afford to pay based on their budget.

**It should be used for information only and is not to be uploaded onto our application portal.**

Client Name: \_\_\_\_\_

Monthly Income	
Net salary - Applicant 1	£
Net salary - Applicant 2	£
Other income - Applicant 1	£
Other income - Applicant 2	£

Monthly Expenditure	
Housekeeping (food and washing)	£
Utilities (gas, electricity, water and other heating)	£
Communications (telephone, mobile, broadband)	£
Council Tax	£
Buildings insurance	£
Ground rent and Service charges	£
Essential travel (including to work and school)	£
Clothing	£
Personal goods (toiletries)	£
Household goods (including furniture and appliances)	£
Basic recreation (TV, non-essential transport etc.)	£
Credit card / store card payments	£
Loan repayments (secured and unsecured)	£
Other standing orders and direct debits	£
Maintenance / Child Support Agency payments	£
School fees	£
Regular savings and pensions	£
Other expenses	£

<b>Total Monthly Income</b>	£
-----------------------------	---

<b>Total Monthly Expenditure</b>	£
----------------------------------	---

<b>Total Spare</b> (total monthly income minus total monthly expenditure)	£
--	---