

5. EXPENDITURE

FIRST APPLICANT

SECOND APPLICANT

Please complete all areas below as accurately as possible. These fields are a mandatory requirement. *Future Payments should represent the expected outgoings associated with the new property. They should be realistic i.e. property size.

Current property type (i.e. semi-detached):

Number of bedrooms:

Gross income per month

£

£

Net income per month

£

£

Expenses per month

	First Applicant		Second Applicant	
	Current	Future	Current	Future
Maintenance/ Childcare Costs				
Maintenance	£	£	£	£
Child Support	£	£	£	£
Nursery/Child Minder	£	£	£	£
Tuition Fees	£	£	£	£
Other	£	£	£	£
TOTAL	£	£	£	£

Property Utility Bills

	First Applicant Current	First Applicant Future	Second Applicant Current	Second Applicant Future
Council Tax	£	£	£	£
Water Rates	£	£	£	£
Electric	£	£	£	£
Heating (gas & oil)	£	£	£	£
Service Charge	£	£	£	£
Other	£	£	£	£
TOTAL	£	£	£	£

Insurances

	First Applicant Current	First Applicant Future	Second Applicant Current	Second Applicant Future
House & Contents	£	£	£	£
Car	£	£	£	£
Life Cover/Term	£	£	£	£
Mortgage Protection	£	£	£	£
Health	£	£	£	£
Pension Contributions	£	£	£	£
Other	£	£	£	£
TOTAL	£	£	£	£
Free disposable income	£	£	£	£

Communication

	First Applicant Current	First Applicant Future	Second Applicant Current	Second Applicant Future
Telephone & Mobile Phone	£	£	£	£
Internet	£	£	£	£
TV Licence	£	£	£	£
Satellite	£	£	£	£
Other	£	£	£	£
TOTAL	£	£	£	£

Other Loans/Credit

	First Applicant Current	First Applicant Future	Second Applicant Current	Second Applicant Future
Other Mortgages	£	£	£	£
Credit Cards	£	£	£	£
Store Cards	£	£	£	£
Other	£	£	£	£
TOTAL	£	£	£	£

Other Household Expenses

	First Applicant Current	First Applicant Future	Second Applicant Current	Second Applicant Future
Food	£	£	£	£
Cleaner/Housekeeper	£	£	£	£
Other	£	£	£	£
TOTAL	£	£	£	£

Other Personal Expenses

	First Applicant Current	First Applicant Future	Second Applicant Current	Second Applicant Future
Travel Costs/Car costs	£	£	£	£
Entertainment/Clothes	£	£	£	£
Gym	£	£	£	£
Holidays/Other	£	£	£	£
TOTAL	£	£	£	£