



MORTGAGE BUDGET PLANNER AND EXPENDITURE FORM

Record in this section all net monthly expenditure (not deducted from salaries at source)

Red = Essential Black - Non-Essential

Please indicate if new mortgage costs are exact or estimated.

MONTHLY OUGOINGS (£)	CURRENT	NEW MORTGAGE	EXACT Y/N
Rent (including shared ownership & service charges)			
Main residential mortgage			
Buy to lets			
Council Tax			
Water			
Gas/Electricity			
Oil/Propane/Solid fuel			
Land line/Broadband			
Mobile phones			
Sky/TV package/TV licence			
Food/Grocery shop			
Window cleaning			
Appliance servicing/warranties			
Gas/utility insurance/contracts			
Holidays/Travel			
Childcare			
Maintenance			
Petrol/Diesel			
Car Insurance/Road tax			
Vehicle maintenance			
Buildings & Contents			
Life covers/PMI/Dental Plans			
Deposit accounts			
ISA's/ Other savings			
Endowments/Pensions			
Gym memberships/Sports/Hobbies			

Theatre/Cinema			
Eating out, Drinking & Smoking			
Birthdays, anniversaries & Christmas			
Clothes			
Pets			
Hairdressers, Barbers, Manicures etc			
Regular prescriptions			
Catalogue payments			
Student loans/tuition cost			
Ongoing credit commitments			
Charity donations			
Union fees			
Pay Day Loans			
House maintenance			
Other			
Monthly emergency fund			

TOTAL ESSENTIAL MONTHLY OUTGOINGS		
TOTAL NON - ESSENTIAL MONTHLY OUTGOINGS		
TOTAL OUTGOINGS		

NET INCOME = £	
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OUTGOINGS = £	
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DEDUCTIONS FROM PAYSLEIPS

TYPE OF DEDUCTION	MONTHLY DEDUCTION AMOUNT	NOTES Deduction End Dates? Likely Increases?
Pension		
Childcare Vouchers		
Student Loan		
Union Fees/Charities		

Other		

Source of deposit for purchases or equity in property for remortgage (current property value less mortgage)

	CLIENT ONE:	CLIENT TWO:
Savings		
Gift		
Equity		
Bonus		
Other		