



## Monthly Expenditure

Please complete this sheet as accurately as possible to reflect your expenditure after completion of the advance. **Exclude** the mortgage payment for this mortgage but **include** any other mortgages which you may have.

<b>Gross Annual Income – Applicant 1</b>	£
<b>Gross Annual Income – Applicant 2</b>	£
<b>Net Monthly Income – Applicant 1</b>	£
<b>Net Monthly Income – Applicant 2</b>	£

	£ Per Month	Balance Owing	Comment (if applicable)
Hire Purchase			
Secured Loan			
Car Loans			
Unsecured Loans			
Other Mortgages			
Mail Order / Store Cards			
Store Finance			
Credit Cards			

<b>Credit Commitments Total (C)</b>	£
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School Fees			
Endowment / Term Assurance			
Pension Contributions			

<b>Other Commitments Total (O)</b>	£
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## Monthly Expenditure Calculations

	£ Per Month	Balance Owing	Comment (if applicable)
Council Tax			
Electricity			
Gas			
Combined Heating			
Water			
Fixed Line Telephone			
Mobile Telephone			
Television Packages			
Broadband			
Property Insurance			
Car Insurance			
Groceries			
Essential Travel			
Ground Rent / Service Charge			

<b>Basic Essentials Total (B)</b>	<b>£</b>		
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Clothing			
Holidays			
General Recreation			
Personal Goods / Expenditure			
Gym Membership			
Health / Medical Insurance			
Other			

<b>Basic Quality of Living (Q)</b>	<b>£</b>		
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