

**MONTHLY EXPENDITURE AFTER NEW MORTGAGE COMPLETES**

	<b>First Applicant</b>	<b>Second Applicant</b>	<b>Joint</b>
Repaying any remaining credit / store card debts	£	£	£
Loan / HP payments	£	£	£
Maintenance / child support agency payments	£	£	£
Other committed outgoings, e.g. mortgages on other properties, clearing CCJs	£	£	£
Utility bills (gas / electricity / water)	£	£	£
Council Tax	£	£	£
Telephone / mobile / internet / TV licence & any related monthly subscriptions e.g. Sky	£	£	£
Car insurance / road tax / servicing	£	£	£
Petrol / public transport	£	£	£
Supermarket shopping (food etc)	£	£	£
Clothes / shoes / beauty treatments	£	£	£
Pension, investment & savings plan premiums	£	£	£
Protection / health insurance premiums (life, CIC, IP, PMI)	£	£	£
Household insurance (buildings and contents)	£	£	£
Payment protection insurance(s)	£	£	£
Any other insurance premiums (e.g. utilities, pet, travel)	£	£	£
Personal expenditure on dependents, e.g. school fees, music lessons, child-care, nursing, clothing, presents	£	£	£
Domestic help (cleaner / gardener etc)	£	£	£
Holidays / entertainment / nights out	£	£	£
Subscriptions e.g. Gym , club memberships, hobbies	£	£	£
Any other items not covered elsewhere	£	£	£
<b>Total projected monthly spending</b>	£	£	£
<b>Total monthly net income (Joint if applicable)</b>	£		
<b>Total projected monthly spending (Joint if applicable)</b>	£		
<b>Sum remaining to meet mortgage payments (Joint if applicable)</b>	£		