

Committed Expenditure

To include Credit / Store Cards / Loans / Hire Purchase / Leasing Contracts / Car Finance

| Client 1, 2 or joint | Type of finance e.g. credit card, loan etc. | Finance provider | Balance o/s | Months o/s | Monthly payment | Purpose of credit | Secured (Y/N) | Repay with mortgage |
|----------------------|------------------------------------------------|------------------|-------------|------------|-----------------|-------------------|---------------|---------------------|
| | | | £ | | £ | | | |
| | | | £ | | £ | | | |
| | | | £ | | £ | | | |
| | | | £ | | £ | | | |
| | | | £ | | £ | | | |
| | | | £ | | £ | | | |
| | | | £ | | £ | | | |

Budget Overview

| Current or expected future expenditure | Amount per month |
|--------------------------------------------------------------------------------------------------------------------------------|------------------|
| Council Tax | £ |
| Gas | £ |
| Electric | £ |
| Water | £ |
| Property maintenance / Ground Rent | £ |
| Buildings & Contents insurance | £ |
| Family Food & household costs (toiletries, etc) | £ |
| Child care costs | £ |
| TV, Broadband & telephone costs including subscriptions services, licences, etc | £ |
| Mobile Phone costs | £ |
| Regular subscriptions ie. newspaper, magazine, films, health club, golf, tennis, football, etc | £ |
| Car costs (excluding leasing above) to include; Insurance, Services, MOT, road tax, general maintenance/repairs, etc | £ |
| Car fuel costs | £ |
| Transport – Train, tram, bus, etc. | £ |
| Pets – food, insurance, grooming, etc. | £ |
| Maintenance payments | £ |
| Regular school fees / contributions | £ |
| Insurances (other than B&C) ie, life, health, medical, dental, phone, etc | £ |
| Pension Contributions (non-salary deduction) | £ |
| TOTAL MONTHLY EXPENDITURE | £ |
| NET MONTHLY INCOME | £ |
| SURPLUS INCOME | £ |