

## Section 14 – Income expenditure planner

## Residential Purchase/Refinance only

### Income

Main employment  
(take home pay)

£

£

Secondary employment  
(take home pay)

£

£

Investment & other income  
(please state the source)

£

£

**TOTAL NET MONTHLY INCOME**

£

£

£

### Expenditure

Anticipated mortgage payment  
Endowment/Life Assurance  
premium

£

£

Buildings/contents insurance

£

£

Accident, Sickness &  
Unemployment insurance

£

£

Shared ownership rent

£

£

Ground rent/service charge

£

£

Repairs

£

£

**TOTAL MONTHLY HOUSING COSTS**

£

£

£

Council tax/water rates

£

£

Electricity/Gas etc

£

£

Telephone

£

£

TV licence/Sky/Cable subscription

£

£

**TOTAL MONTHLY UTILITY COST**

£

£

£

Food/Cleaning/Washing

£

£

Clothing/Hairdressing

£

£

Healthcare/Dentist

£

£

Pension costs

£

£

**TOTAL MONTHLY GENERAL COSTS**

£

£

£

Maintenance

£

£

Car loan/Personal loan/HP

£

£

Credit cards/other

£

£

**TOTAL FIXED MONTHLY  
COMMITMENTS**

£

£

£

Childcare

£

£

Public transport/Petrol

£

£

Tax/Insurance/repairs etc

£

£

**TOTAL MONTHLY TRAVEL COST**

£

£

£

Other (inc: Holidays,  
entertainment, pet bills etc)

£

£

**TOTAL MONTHLY SUNDRY  
EXPENSES**

£

£

£

**TOTAL MONTHLY INCOME**

£

**TOTAL MONTHLY EXPENDITURE**

£

**EXCESS OR DEFICIT OF INCOME  
OVER EXPENDITURE**

£