



Mortgage expenditure form

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

Green = Essential Dark Grey – Non-Essential

Please indicate if new mortgage costs are exact or estimated.

NOTE – Include all Annual payments, dividing by 12 to give indicative Monthly Cost

Monthly Costs (£)	Current	New Mortgage	Exact? Y/N
Rent (including shared ownership & service charges)			
Main Residential Mortgage			
Buy to Let (all costs)			
Council Tax			
Water			
Gas & Electricity			
Oil / Propane / Solid fuel			
Landline / Broadband			
Mobile Phones			
Sky / TV Package / TV licence			
Food / Grocery Shop			
Cleaning (House / Windows etc)			
Appliance Servicing / Warranties			
Boiler / utility insurance / contracts			
Holidays / recreational travel			
Childcare			
Child Maintenance			
Essential Travel (Work, School, etc.)			
Petrol/Diesel			
Car Insurance / Road Tax			

Vehicle Maintenance			
Buildings & Contents Insurance			
Life Covers / PMI / Dental Plans etc.			
Deposit Accounts			
ISA's / Other Savings			
Endowments/Pensions			
Gym Memberships / Sports / Hobbies			
Theatre / Cinema / Going out			
Eating Out, Drinking & Smoking			
Birthdays, Anniversaries & Christmas			
Clothes			
Pets			
Hairdressers / Barbers / Manicures etc.			
Regular Prescriptions			
Catalogue Payments			
Student Loans / Tuition Costs			
Ongoing Credit Commitments			
Charity Donations			
Union Fees			
Payday loans			
House Maintenance			
Other			
Emergency / Rainy Day Fund			

Total essential monthly outgoings			
Total non-essential monthly outgoings			
Total outgoings			

Deductions from payslips

Type of Deduction	Monthly Amount	Notes
Pension		
Childcare Vouchers		
Student Loan		
Union Fees / Charities		
Other		

Source of Deposit

	Client 1	Client 2
Savings		
Gift		
Equity		
Bonus		
Other		
Total		