

MONTHLY BUDGET PLANNER

To check the ongoing affordability of any proposed mortgage, simply complete the table below.

Your monthly mortgage repayments should be comfortably LESS than your total disposable income (box f).

	Gross	Nett
Monthly income		
Your monthly salary (a)		
Your partners monthly salary (b)		
Any overtime or commission		
Any other income		
Total monthly income (c)		(d)
Monthly expenditure		
Council tax		
Clothes shopping		
Credit & store cards		
Food & drink		
Going out		
Gym memberships		
Holidays		
Insurance and personal pensions		
Personal loan repayments		
Property maintenance		
Telephone bills (including mobiles)		
Travelling expenses (cars & fares)		
TV licence		
Utilities (gas, electricity & water)		
Other standing orders / direct debits		
Miscellaneous expenses		
Total monthly expenditure (e)		
Disposable income		
Box (d) minus box (e)		(f)