

### AFFORDABILITY ANALYSIS – INCOME AND EXPENDITURE FORM

Please use this form to record your MONTHLY household income and outgoings. It can help us, and you, gain a better understanding of your current financial circumstances. To make the outcome of this budgeting tool as helpful as possible, please try to complete it as accurately as possible.

#### INCOME DATA (NET AFTER TAX)

After Tax Monthly Income	First Borrower	Second Borrower
Standard Wages / Self-Employed Net Profit	£	£
Benefits	£	£
Other Monthly Income	£	£
<b>Subtotal Monthly Net Income (Total income for each borrower):</b>	(A) £	(B) £
<b>Total Monthly Net Income (Add subtotals from A and B above):</b>	(A) + (B) £	

#### MONTHLY COMMITTED EXPENDITURE

Committed Expenditures (Credit)	Monthly Amount	Committed Expenditures (Other)	Monthly Amount
First Mortgage Payment	£	Child Support	£
Step One Mortgage Payment	£	Spousal Maintenance	£
Other Mortgage Payment	£	Council Tax	£
Credit Cards	£	Ground Rent / Service Charge	£
Car Hire Purchase	£	Other _____	£
Other Term Loans	£	Other _____	£
Other _____	£	Other _____	£
<b>Subtotal: (C) £</b>		<b>Subtotal: (D) £</b>	

#### MONTHLY LIVING EXPENDITURE

Essential Living Expenditure	Monthly Amount	Quality of Living Expenditure	Monthly Amount
Food & Non-alcoholic Drinks	£	Hair & Beauty	£
Utilities (Gas, Electricity, Water, etc.)	£	Furniture, Appliances and Other Repair	£
Home Insurance and Essential Home Repair	£	Entertainment / Recreation	£
Phone/Internet/TV	£	Meals Out / Takeaway	£
Clothing & Footwear	£	Holidays / Flights / Hotels	£
Automotive (Insurance, Petrol, MOT, etc.)	£	Gym Membership	£
Transport (Rail, Bus, Taxi, Tube, etc.)	£	Gifts	£
Prescriptions / Healthcare	£	Pets	£
Other _____	£	Childcare / School Fees	£
Other _____	£	Gambling / Gaming	£
Emergency Buffer*	£	Alcoholic Drinks and Tobacco	£
<b>Subtotal: (E) £</b>		Other _____	£
		Other _____	£
		<b>Subtotal: (F) £</b>	

\*We realise that events and items can pop up and you may wish to budget a monthly amount to cover these unexpected items.

#### AFFORDABILITY CALCULATION AND DECLARATION

##### Net Monthly Income & Expenditure Calculation

Total Monthly Net Income (A) + (B):	(G) £
Total Monthly Expenditures (C) + (D) + (E) + (F):	(H) £
<b>TOTAL AVAILABLE MONTHLY EXCESS INCOME (Subtract H from G above):</b>	£

You should seek free debt advice for any unsecured debts or contact your unsecured creditors directly. This may allow you to prioritise payments of your mortgages and other priority debts, particularly if you are in arrears with these. If you are already in an arrangement to pay your priority debts, please confirm the amount you are currently paying including any repayment towards the arrears.

Customer Name:	Date:
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