

Make sure you know where you stand when it comes to the money. Use our budget planner to jot down your incomings and outgoings to get a good idea of what you can afford. You'll need this information when you apply for your mortgage so it's a good idea to plan ahead.

## Your income

### From work

Your yearly income	Applicant 1	Applicant 2
Basic salary – after tax	£	£
Employment allowance – after tax	£	£
Commission – after tax	£	£
Bonus/overtime – after tax	£	£
<b>Totals</b>	£	£
Monthly equivalent (divide total by 12)	£	£

### If you're self employed

Your income from the last three years	Applicant 1		Applicant 2	
	Year	Amount	Year	Amount
Latest year's net profit or salary and dividends from limited company – after tax		£		£
Previous year's net profit or salary and dividends from limited company – after tax		£		£
Three years ago's net profit or salary and dividends from limited company – after tax		£		£
Average over 3 years (add the three years and divide by 3)		£		£
Monthly equivalent (divide average by 12)		£		£

## Your other income - after tax

	Applicant 1 (per month)	Applicant 2 (per month)
Pension	£	£
Child benefit	£	£
Tax credit	£	£
Maintenance	£	£
Disability living allowance	£	£
Foster carer allowance	£	£
Carer allowance	£	£
Maternity pay / allowance	£	£
Rental income	£	£
Other	£	£
<b>Total</b>	£	£

## Add up your income

Your total net monthly income – from all areas

	Applicant 1 (per month)	Applicant 2 (per month)
Work (employed)	£	£
Work (self-employed)	£	£
Other income	£	£
<b>Total net (after tax) income</b>	£	£

## What you spend

From everyday living to holidays

Expense	How much per month
Rent	£
Ground rent/service charge	£
Endowment/other repayment plan	£
Building and contents insurance	£
Pension and life insurance	£
House maintenance	£
Council tax	£
Gas and electricity	£
Water	£
Other utilities	£
TV licence	£
Home phone and internet	£
Mobile phones/other devices	£
TV/satellite/Netflix subscriptions etc	£
Other subscriptions	£
Car insurance	£
Road tax	£
Fuel	£
Parking charges or tolls	£
MOT and vehicle servicing	£
Other travel / transport costs	£
Food, alcohol and tobacco	£
Clothing and footwear	£
Health	£
Vet bills / pet insurance	£
Childcare costs, including private education	£
Adult care costs	£
Other spending (eg holidays)	£
<b>Total</b>	£

## Your credit commitments

Description	Total amount outstanding	Monthly payment	Lender	Interest rate	End date (if applicable)
Current mortgage	£	£		%	
Other mortgages	£	£		%	
Credit cards	£	£		%	
Store cards	£	£		%	
Loans	£	£		%	
Hire purchase agreements	£	£		%	
Student loan	£	£		%	
Overdraft	£	£		%	
Other	£	£		%	
<b>Total</b>		£			

## Add up your spending

Your total monthly spending

	Applicant 1 (per month)	Applicant 2 (per month)
Living expenses	£	£
Credit commitments	£	£
<b>Total spending</b>	£	£

## The final reckoning

Subtract your spending from your income

	Applicant 1	Applicant 2
Total monthly income	£	£
Subtract total monthly spending	£	£
	£	£