

# Budget Checklist

<b>Monthly Income Figures</b>			
		Gross	Net
Your Monthly Salary	A		
Your Partners Monthly Salary	B		
Any Overtime / Commission			
Any Other Income			
<b>TOTAL MONTHLY INCOME</b>	<b>C</b>		<b>D</b>

<b>Monthly Expenditure</b>		
Gas and Electric		
Telephone Bills including mobiles		
Council Tax		
Food and Drink		
Entertainment		
Credit Cards and Store Cards		
Other Standing Orders and Direct Debits		
Loan Payments		
Insurance Policies and Pension Plans		
Travelling expenses (Petrol/Road tax/Insurance/Running Costs)		
Family Clothing		
Savings for Holiday or Savings Plan		
TV and other licences		
Any Other Expenses		
<b>TOTAL MONTHLY EXPENDITURE</b>	<b>E</b>	

<b>DISPOSABLE INCOME</b>	
Box D Minus Box E	

<b>HOW MUCH CAN YOU BORROW</b>	
If based only on you income then multiply <b>box A by 36</b>	
If based on joint income then multiply <b>box A and B by 30</b>	

<b>Beware Additional costs</b>			
Stamp Duty		Agents Fee	
Solicitor		HIP	
Survey		Searches	

This is an estimate only and should not be relied on to determine how much can be borrowed in individual circumstances or how much you can afford to borrow.