

Key to frequency

W = weekly

F = fortnightly

M = monthly / 4 weekly

B = bi monthly

Q = quarterly

A = annually

Please convert all amounts to a monthly equivalent, e.g. to convert weekly to monthly multiply by 52, and then divide by 12. Annual expenditure (e.g. car tax) can be divided by 12 to achieve a monthly equivalent.

Expenditure

	Amount & Frequency	Monthly Equivalent
rent/board	£	£
service charge/ground rent	£	£
Other priority payments e.g. fines, CCJs	£	£
endowment/life ins/pension	£	£
home/contents insurance	£	£
Council Tax	£	£
water	£	£
gas/coal/oil	£	£
electricity	£	£
home phone/ internet	£	£
mobile phone (contract expires:)	£	£
food/housekeeping	£	£
school/work meals	£	£
pets/other household	£	£
clothing	£	£
TV Licence/rental/ digital		
Petrol		
road tax		

	Amount & Frequency	Monthly Equivalent
MOT/car maintenance/ breakdown cover		
car insurance		
other travel expenses (train fares, parking, etc)		
entertainment/leisure		
CSA/childcare/ maintenance		
Caring for other dependants (elderly/disabled)		
other		
other		
other		
monthly commitment for borrowing & credit facilities (from page 1)		£
Budget Plan – Mortgage Repay Total monthly expenditure (B)		£

Income

	Amount & Frequency	Monthly Equivalent
main income	£	£
partners/second income	£	£
state benefits	£	£
tax credits	£	£
other income	£	£
Total monthly income (A)		£

Summary

Total monthly income (A)	£
Less total monthly expenditure (B)	£
Disposable income or shortfall (C)	£

Declaration

I/we confirm that the information provided in this document is accurate to the best of my/our knowledge.

Customer signature(s)

Please provide as much detail as possible as this will help us when considering your proposals:

How much can you pay now? Please note your proposals for either the continued or any interim Mortgage repayment plan.

Have you sought independent financial advice around your repayment proposals and the potential consequence of such an arrangement?

Do you qualify for Income Support Mortgage Interest?

Do you have a Mortgage Protection Plan in place? Do you understand the circumstances in which you are able to make a claim?

Other information for consideration (including details of any Savings) :

Signed:

Signed: