

MONTHLY INCOME	NET monthly income (incl. overtime)	State Benefits / Maintenance	Child Benefit	Pension Income	Other Income (e.g. Investments)	TOTAL
Add name 1 here						£ -
Add name 2 here						£ -
TOTAL MONTHLY INCOME =						£ -

MONTHLY EXPENDITURE		<i>It is important to include expenditure from both sole and joint bank accounts.</i>
Committed Monthly Expenditure (Credit and other contractual commitments)		
Credit / Store Cards	Only include if paying off an outstanding balance. Put zero if cleared monthly.	
Loans / HP Repayments	Secured loans; Personal / Car / Caravan Loans (Please provide details in 'notes')	
Maintenance Payments	Maintenance; CSA	
Any other committed expenses	E.g. Bank Charges / Fees paid monthly. (Please provide details in 'notes' below)	
Basic Essential Expenditure (Costs that are essential for you and your household)		
Mortgage / Rent		
Council Tax		
Utilities	Electricity Gas (if same provider as Electricity, include in above line) Water Oil	
Home Insurance	Buildings & Contents Cover (if paid monthly)	
Communications	Internet Landline (if same provider as Internet, include in above line) TV (Sky/BT/Virgin/other) TV Licence Mobile Phones	
Housekeeping	Food; Washing; Cleaning	
Essential Travel	Petrol / Diesel Car Insurance (include if pay monthly) Car Tax (include if pay monthly) Bus/Train fares	
Medical costs	Prescriptions; Glasses; Dental	
Childcare costs	Nursery; Childcare;	
School costs	Travel; Dinners; Outings; Fees; Uniforms	
Basic Quality of Living Expenditure (Hard to reduce costs that give a basic quality of life.)		
Personal items	Clothing; Footwear; Toiletries; Cosmetics	
Household items	Furniture; Appliances; Window Cleaning; Garden costs	
Lifestyle / Recreation	Alcohol / Cigarettes Lottery / Bingo / Betting Entertaining / Going Out Membership & Subscriptions (e.g. Gym / Clubs / Season Tickets) Children's Club Memberships / Music Lessons / Pocket money	

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Other Expenditure (Any other costs not listed above)		
Personal Insurance Policies	Life Cover; Critical Illness Cover; Income Protection	
Personal Private Pension	Any pension payments NOT already deducted from your salary	
Other Motoring Costs	Breakdown Cover; Servicing Agreements (include if pay monthly)	
Pet costs	Pet Food; Veterinary bills; Pet Insurance	
Other Expenditure not already included elsewhere	For example: travel or other insurance; work related professional or accreditation fees/subscriptions paid monthly. (Please provide details in 'Notes' below.)	
Discretionary Expenditure / Transfers		
Charitable Giving	Regular monthly giving by Standing Order or Direct Debit	
Personal Savings	Monthly amount paid into savings account(s)	
Holidays / Birthdays / Christmas	Amount set aside each month (if any) to pay for these	
TOTAL MONTHLY EXPENDITURE =		£ -

HOUSEHOLD MONTHLY DISPOSABLE INCOME =	£ -
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP THE REPAYMENTS ON YOUR MORTGAGE

Explanatory Notes: (Please uses ENTER to navigate to next line in the box)

My Simple Mortgage Ltd, trading as My Simple Mortgage, is an appointed representative of HL Partnership Limited, which is authorised and regulated by the Financial Conduct Authority.

My Simple Mortgage Ltd is registered in England and Wales with company number 09275345.

Registered office: B13, The Bridge Centre, Birches Head Road, Stoke on Trent, Staffordshire, ST2 8DD.

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