

## Personal Budget Planner

This is to be completed by each applicant part to the loan.

### Your Details

Surname

Forename(s):

### Personal Monthly Income

Where you know the annual (or quarterly) costs of an item, please divide by 12 (or 4) to get the monthly figure

Main Income / Drawings (Drawings taken to cover personal expenditure): £

Spouse's / Partner's Income: £

Regular Benefits / Other Income Sources (e.g. rental income from flat): £

**Total Monthly Income (A):** £

### Personal Monthly Expenditure

Loan/Hire Purchase Payments (excluding mortgage): £

Credit Card Payments: £

Mortgage/Rent: £

Property Maintenance/Ground Rent/Council Tax: £

House Building/Contents Insurance Premiums: £

Life Assurance Contributions: £

Gas/Electricity/Water/Telephone: £

Car and Travelling Expenses (including car insurance): £

General Household Expenses (e.g. food): £

Other Expenses (e.g. savings, investments) Pension: £

**Total Monthly Expenditure (B):** £

### Monthly Surplus

**Monthly Surplus (A - B):** £

Continued on next page.

## Personal Assets

<b>House</b>	Name of Mortgage Lender:	<input type="text"/>
	Current Value:	£ <input type="text"/>
	Outstanding Mortgage Balance:	£ <input type="text"/>
<hr/>		
<b>Life Assurance</b>	Name of Company:	<input type="text"/>
	When will the policy become payable?	£ <input type="text"/>
	How much is the policy worth today?	£ <input type="text"/>
<hr/>		
<b>Stocks / Shares</b>	Current Value:	£ <input type="text"/>
<hr/>		
<b>Savings</b>	Type (please specify):	<input type="text"/>
	Current Value:	£ <input type="text"/>
<hr/>		
<b>Other</b>	Type (please specify):	<input type="text"/>
	Current Value:	£ <input type="text"/>
<hr/>		
<b>Total Personal Assets (net of outstanding mortgage balance):</b>		<b>£ <input type="text"/></b>

## Personal Borrowing Outstanding

<b>Personal Loans</b>	Amount left to repay:	£ <input type="text"/>
<hr/>		
<b>Hire Purchase / Finance Agreements</b>	Amount left to repay:	£ <input type="text"/>
<hr/>		
<b>Credit Cards</b>	Visa:	£ <input type="text"/>
	Mastercard:	£ <input type="text"/>
	American Express:	£ <input type="text"/>
	Others (please specify):	<input type="text"/> £ <input type="text"/>
		<input type="text"/> £ <input type="text"/>
<hr/>		
<b>Balance(s) on Personal Overdraft(s):</b>		<b>£ <input type="text"/></b>
<hr/>		
<b>Total Personal Borrowings (excluding mortgage):</b>		<b>£ <input type="text"/></b>