

# Budget Planner

You can use our Budget Planner to work out your monthly income and expenses to find out how much you can afford to be spending on a mortgage each month.

Income	Net Monthly Amount
<b>Employment Income</b>	
Salary One	£
Salary Two	£
<b>Self Employed Income</b>	
Salary One	£
Salary Two	£
<b>Pension Income</b>	
Pension One	£
Pension Two	£
<b>Guaranteed Allowances</b>	
	£
	£
	£
	£
<b>Any Other Guaranteed Allowances</b>	
	£
	£
<b>Total Monthly Income</b>	<b>£</b>

Now you have totalled your monthly income you can tally up your living expenses and find out an estimate of how much you could afford each month on mortgage repayments.

Expenditure	Monthly Amount
<b>Committed Expenditure</b>	
Other mortgages e.g. buy-to-let, holiday home	£
Loan repayments	£
Credit card payments	£
HP agreements	£
Mail order payments	£
Overdraft/account fees	£
Child maintenance	£
Childcare costs	£
<b>Basis Essential Expenditure</b>	
Food and housekeeping	£
Ground rent	£
Service charges	£
Council tax	£

Gas	£
Electric	£
Water	£
TV licence	£
Telephone landline	£
Mobile phone(s)	£
Building/contents insurance	£
Life insurance	£
Critical illness insurance	£
Car insurance	£
Petrol	£
Car tax	£
MOT, service, repairs	£
Travel costs e.g. bus/train fares	£
<b>Basic Living Costs</b>	
TV	£
Internet	£
Clothing	£
Toiletries	£
Furniture/appliances	£
Home repairs	£
Savings/investments	£
Gym membership	£
Hobbies	£
Entertainment/socialising	£
<b>Total Monthly Expenditure</b>	<b>£</b>

<b>Money left after living expenses</b>	<b>£</b>
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This may help you to work out how much you could afford each month on a mortgage repayment. This is only an indication and you would still need to budget each month for unexpected bills or repairs.

**Your home may be repossessed if you do not keep up repayments on your mortgage.**