

# Income & Expenditure Form



First Applicant

Second Applicant

Security Address

First Applicant	Net Income (Proof required)	Monthly Expenditure		
Main salary (including bonus and guaranteed overtime)	£	First mortgage	£	Include any repayment vehicles for mortgage
Second job	£	Council tax	£	
Rental income (less any mortgage, expenses & tax etc.)	£	Pension/life assurance/buildings insurance etc.	£	
State pension	£	Gas/electricity/coal/oil	£	If your property is Leasehold
Private pension	£	Water	£	
DWP	£	Ground rent/service charge	£	Includes food/toiletries/ cleaning products/alcohol cigarettes etc.
Working family tax credits	£	Shopping	£	School fees/ travel/ meals/ minding/ nursery/ activities etc.
Tax credit	£	Medical expenses	£	
Child benefit	£	Child care/school	£	TV/Internet/Sky/mobile and landline telephones etc.
Other (please specify)	£	Communications	£	Hobbies/gym/eating out etc.
<b>Total = A</b>	<b>£</b>	Holidays/entertainment	£	Insurance/tax/mot/servicing/ repairs
		Clothing	£	
		Car expenses (all cars)	£	
		Fuel	£	
		Other travel expenses	£	
		Unsecured debts (actual payments)	£	<b>Not being redeemed from this advance</b>
		Other (please specify)	£	
		<b>Total = C</b>		
		<b>A plus B</b>	<b>£</b>	Total Net Income
		<b>Minus C</b>	<b>£</b>	Total Expenditure
		Minus your Spring monthly repayment	<b>£</b>	
		Minus the amount a 3% interest rise would make your Spring payments	<b>£</b>	
		Minus the amount a 3% interest rate rise would make your first mortgage payment	<b>£</b>	
		<b>= Disposable Income</b>	<b>£</b>	Must be equal or greater than 0

  

Second Applicant	Net Income (Proof required)
Main salary (include guaranteed overtime)	£
Second job	£
Rental income (less any mortgage, expenses & tax etc.)	£
State pension	£
Private pension	£
DWP	£
Working family tax credits	£
Tax credit	£
Child benefit	£
Other (please specify)	£
<b>Total = B</b>	<b>£</b>

## SIGNED

First Applicant  Date

Second Applicant  Date