

## How Much Can I Pay Back Each Month ?

Filling in this form should help you, and us, work this out.

We don't want to make this difficult so we won't insist you list everything in detail, but the more you can fill in will help you and us to realistically work out what you can afford.

**\*If you share a household with someone else you should include income and spending for all of you in order to provide a proper assessment. Do what you think gives the most realistic picture!**

You will probably be able to get a lot of the figures you need from your bank statements.

If you prefer you can just bring us your own list of your household's monthly income and expenditure but do be realistic and try to include an allowance for everything you spend money on!!

Household Income	Monthly (£)
Wages (Main Employment)	
Wages (Other Employment)	
Partners Income (if relevant)*	
Pensions & Benefits (List individually) :	
Other income:	
<b>Total Income (1)</b>	

\* - see introductory note (top of page)

Regular Bills & Outgoings	Monthly (£)
Food Shopping/Groceries	
Mortgage/Rent	
Council Tax	
Water	
Electricity	
Gas	
TV Package / TV Licence	
Mobile Phone	
Home Phone & Broadband	
House, Home & Life Insurance	
Savings Plans/Pension Contributions etc	
Subscriptions (Music/Film/Mags etc)	
Anything Else?	
<b>Total Regular Bills (2)</b>	

Vehicles & Travel	Monthly (£)
<i>Allow for the following:</i>	
Car/s Finance, Insurance, Breakdown Petrol	
Car MOT/Serviceing, Road Tax, Other Bus/Train Fares, any other travel	
<b>Leisure</b>	
<i>Allow for the following:**</i>	
Meals Out, Cafes, Takeaways	
Days out, Sports, Hobbies	
Pubs, Entertainment, Holidays	
Tobacco/ Alcohol /Gambling/Other	
<b>Total Vehicles, Travel &amp; Leisure (3)</b>	

\*\* We know this may be tricky to do. Just try to estimate a sensible monthly allowance to cover each of these.

Other Household Living Costs	Monthly (£)
<i>Estimate a monthly allowance to cover all other regular &amp; non-regular spending. Consider each of the following:**</i>	
Clothing, Shoes. Hair, Beauty, Toiletries Medicines/Dentist/Opticians	
Childrens Activities, Childcare, Pet Costs Christmas/Presents (inc birthdays!)	
Home Appliances, Repairs and Servicing Decorating, Furnishing, Home Improve	
Church/Charities/Papers/Magazines Anything Else?	
<b>Total Other Household Living Costs (4)</b>	

\*\* We know this may be tricky to do. Just try to estimate a sensible monthly allowance to cover each of these areas

Other Outgoings/Debts	Total O/S***	Monthly (£)
<b>Credit Cards / Loans etc</b>		
<i>List outstanding loans, credit and store cards, mail order accounts, arrears repayments etc</i>		
<b>Total Other Outgoings (5)</b>		

\*\*\*O/S = Outstanding

	Monthly (£)
<b>Total Income (1)</b>	

**LESS**

<b>Total Expenditure (2+3+4+5)</b>	
<b>Amount left over each month</b>	

**IMPORTANT:** If you know of any likely significant changes coming up, especially regarding your income, you **MUST** tell us about this as part of your application.