

Mortgage Budget Planner

For support, please call 03333 701 101



This planner will help calculate how much your client can afford to pay based on their budget.

It should be used for information only and is not to be uploaded onto our application portal.

Client Name: _____

| Monthly Income | |
|----------------------------|---|
| Net salary - Applicant 1 | £ |
| Net salary - Applicant 2 | £ |
| Other income - Applicant 1 | £ |
| Other income - Applicant 2 | £ |

| Monthly Expenditure | |
|---|---|
| Housekeeping (food and washing) | £ |
| Utilities (gas, electricity, water and other heating) | £ |
| Communications (telephone, mobile, broadband) | £ |
| Council Tax | £ |
| Buildings insurance | £ |
| Ground rent and Service charges | £ |
| Essential travel (including to work and school) | £ |
| Clothing | £ |
| Personal goods (toiletries) | £ |
| Household goods (including furniture and appliances) | £ |
| Basic recreation (TV, non-essential transport etc.) | £ |
| Credit card / store card payments | £ |
| Loan repayments (secured and unsecured) | £ |
| Other standing orders and direct debits | £ |
| Maintenance / Child Support Agency payments | £ |
| School fees | £ |
| Regular savings and pensions | £ |
| Other expenses | £ |

| | |
|-----------------------------|---|
| Total Monthly Income | £ |
|-----------------------------|---|

| | |
|----------------------------------|---|
| Total Monthly Expenditure | £ |
|----------------------------------|---|

| | |
|--|---|
| Total Spare (total monthly income minus total monthly expenditure) | £ |
|--|---|

Aimed at Professional intermediaries only; not for public distribution.

"Pepper Money" is a trading name of Pepper (UK) Limited, a private limited company registered in England and Wales under Company Number 06548489, with its registered office at Harman House, 1 George Street, Uxbridge, London UB8 1QQ. Pepper (UK) Limited is authorised and regulated by the Financial Conduct Authority under Firm Registration Number 484078.

PM027_0318_001