

## Monthly Income and expenditure and/or affordability

		Current	Future
<b>Client 1 - net income figures</b>			
	Basic salary	£	£
	Bonuses	£	£
	Commission	£	£
	Working family tax credits	£	£
	Other	£	£
	<b>TOTAL A</b>	£	£
<b>Client 2 - net income figures</b>			
	Basic salary	£	£
	Bonuses	£	£
	Commission	£	£
	Other	£	£
	<b>TOTAL B</b>	£	£
	<b>TOTAL C (A + B)</b>	£	£

<b>EXPENDITURE</b>		Current	Future
Housing	Rent / Mortgage	£	£
	Ground Rent and Service Charges	£	£
	Council Tax	£	£
	Water Rates	£	£
Utilities and Communications:	Electricity	£	£
	Gas	£	£
	Oil	£	£
	Internet / Telephone / TV	£	£
House Keeping:	Food	£	£
	Clothing	£	£
Car and Transport:	Fuel	£	£
	Car Insurance	£	£
	Road Tax	£	£
	Public Transport	£	£
Insurance, Pension and Investments	Buildings and Contents	£	£
	Life Assurance	£	£
	Other	£	£
Childcare & Education	School / College / University Fees	£	£
	Child Minding	£	£
	Child Maintenance	£	£
Lifestyle Spending:	Entertainment	£	£
	Holidays	£	£
	Loans/Finance	£	£
Regular savings		£	£
Average spend on credit cards, excluding items above.		£	£
	<b>TOTAL EXPENDITURE (D)</b>	£	£
	<b>GRAND TOTAL (C - D)</b>	£	£