

Budget Check List

Name:

Property Address:

This form MUST be completed in full and returned to Staffs Housing. Without this, we will not be able to process your application or accept you onto the home ownership scheme. Use estimates if you do not have exact details for each category.

Your current income - Monthly (If you are applying in joint name please use combined income details)		Your anticipated expenditure - Monthly Please complete this section with your predicted costs for running a shared ownership property	
Net Salary (the amount you take home)		Mortgage payment	
Pensions		Rental payment	
Investments		Insurance policies	
Maintenance		Council Tax	
Child Tax Credits		Car loans/unsecured loans	
Working Tax Credits		Bank overdraft/credit cards	
Other benefits _____		Hire purchase	
Other _____		Maintenance	
		Childcare	
		Electricity	
		Gas	
		Broadband	
		Telephone	
		TV Licence	
		TV Package	
		Water	
		Shopping (food, household)	
		Car expenses (petrol, insurance, tax, servicing etc. excluding loan)	
		Travel (bus, rail fares)	
		Clothes	
		Other commitments	
		Socialising	
		Other _____	
TOTAL INCOME	£	TOTAL OUTGOING	£
Deduct outgoings from income – Total amount remaining monthly £ _____			

	Purchaser One	Purchaser Two
Net Monthly Income		
Gross Annual Income		

Signed: _____ Date: _____