

Scottish Widows Bank Budget Planner

Customer name(s):

Date of Birth (DD MM YYYY):

To assist in the processing of your application, you must complete the following budget planner. This will help us to assess your case and its affordability and should reflect your *future* position.

Budget Planner

Domestic Expenses

New Mortgage	<input type="text"/>
Council Tax/Water Rates	<input type="text"/>
Electricity	<input type="text"/>
Gas	<input type="text"/>
Telephone	<input type="text"/>
Housekeeping (includes food)	<input type="text"/>
Other Loans/Mortgages	<input type="text"/>
Other Contingencies	<input type="text"/>

Personal Expenses

Insurance/Endowment/ Pension Premiums	<input type="text"/>
Car Expenses	<input type="text"/>
Season Tickets/Transport	<input type="text"/>
Credit Card	<input type="text"/>
Clothing	<input type="text"/>
Holidays	<input type="text"/>
TV Rental/Licence	<input type="text"/>
Entertainment (sport, leisure, etc)	<input type="text"/>
Other Contingencies	<input type="text"/>
Sub Total of Personal Expenses (*inc previous subtotal)	<input type="text"/>

Sub Total of Domestic Expenses*

Total Monthly Outgoings (C)
(Sub total of Domestic Expense and Personal Expense)

Your Income and Outgoings

First Applicant's Monthly Income (take-home pay)	<input type="text"/>	(A)
Second Applicant's Monthly Income (take-home pay)	<input type="text"/>	(B)
Total Monthly Income	<input type="text"/>	(A+B)
Total Monthly Outgoings	<input type="text"/>	(C)
Surplus	<input type="text"/>	(A+B-C)

Assets and Liabilities (must be completed for mortgage applications of £500,000 or more)

If this application is supported by a guarantor the guarantor **must** complete this section below irrespective of the amount of the mortgage application.

Assets

Liabilities

Property	£ <input type="text"/>	Mortgage	£ <input type="text"/>
	£ <input type="text"/>		£ <input type="text"/>
	£ <input type="text"/>	Loans outstanding	£ <input type="text"/>
Shares/Investments	£ <input type="text"/>		£ <input type="text"/>
	£ <input type="text"/>	Overdraft/credit card balances	£ <input type="text"/>
	£ <input type="text"/>		£ <input type="text"/>
Bank/Building Society Deposits	£ <input type="text"/>		£ <input type="text"/>
	£ <input type="text"/>		£ <input type="text"/>
	£ <input type="text"/>	Hire Purchase	£ <input type="text"/>
Other Assets	£ <input type="text"/>		£ <input type="text"/>
	£ <input type="text"/>		£ <input type="text"/>
	£ <input type="text"/>		£ <input type="text"/>
Sub Total (A)	£ <input type="text"/>	Sub Total (B)	£ <input type="text"/>
Sub Total (A - B)	£ <input type="text"/>	(C)	
Contingent Liabilities (guaranteed commitments)	£ <input type="text"/>	(D)	
Surplus as at (DD MM YYYY)			
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/>	(C - D)	