

## Income and Expenditure

PLEASE COMPLETE AND SIGN ONE FORM PER CUSTOMER OR COUPLE LIVING TOGETHER AND/OR GUARANTOR(S)

Applicant(s) and/or Guarantor(s) name(s)

---

National Insurance Nos

Person 1

Person 2

### Budget Planner

#### Your annual income

1st person's **Gross Annual Income** (i.e. before tax, N.I. and pension deductions) £

---

2nd person's **Gross Annual Income** (i.e. before tax, N.I. and pension deductions) £

---

#### Monthly domestic and personal expenses

Any mortgage £

---

Council tax/water rates £

---

Electricity £

---

Gas £

---

Telephone £

---

Housekeeping (including food) £

---

Child care costs (inc. school fees) £

---

Other loans £

---

Insurance/endowment/pension premium £

---

Car expenses £

---

Season tickets/transport £

---

Credit/store cards £

---

Clothing £

---

Holidays £

---

Entertainment £

---

Other £

---

**Total monthly expenses (D) £**

---

#### Your monthly income

1st person's **monthly income** (take home pay) **(A)** £

---

2nd person's **monthly income** (take home pay) **(B)** £

---

Other **monthly income\*** **(C)** £

---

**Total monthly income (A+B+C)** £

---

**Total monthly expenses (D)** £

---

Surplus **(A+B+C-D)** £

---

\*Details of other monthly income:

Are there likely to be an significant changes in your income or expenditure during the term of the United Trust Bank loan?  Yes  No

If 'yes', please give details

---

Has your annual net income over the previous financial year exceeded £150,000?  Yes  No

Signed

Signed

---

Print name

Print name

---

Date

Date

---