

To help you understand the costs of running a home we have put together a list of what you can expect to pay each month.

Once you have completed the outgoings, deduct this from your income to see what you have left each month to pay towards the mortgage and insurances.

Income applicant 1 + Income applicant 2 = (A)

## OUTGOINGS

Loans/credit cards/finance	£
Gas	£
Electric	£
Home phone	£
Mobile phone	£
Water rates	£
Council tax	£
TV licence	£
Broadband/Sky TV	£
Car Fuel	£
Car Insurance	£
Car Tax	£
Food	£
Childcare	£
Clothing	£
Sundries – Hair cuts/magazines/lunches	£
Gym Membership/subscriptions	£
Leisure activities/entertainment	£
Regular Savings	£
Other	£
Other	£
Other	£
Other	£
Other	£
	Total = £ (B)

**A- B = £**

**surplus per month.**