



# Budget Worksheet / Waiver

Net income Client 1: \$

Net income Client 2:\$

	Current monthly expenditure		Future monthly expenditure	
Mortgage/Rent/Board	\$		\$	
Mortgage Related Life Premiums	\$		\$	
Building/Contents Insurance	\$		\$	
Non-Mortgage Related Life Premiums	\$		\$	
Private Pension Payments	\$		\$	
<b>Utilities</b>				
Electricity	\$		\$	
Gas/Oil	\$		\$	
Water	\$		\$	
Telephone	\$		\$	
TV Cable/ Satellite	\$		\$	
		Total		Total
		\$		\$
Credit line payments	\$		\$	
Credit card payments	\$		\$	
Loan repayments	\$		\$	
<b>Food and living expenses</b>				
Holidays/Birthdays/Christmas	\$		\$	
Clothing	\$		\$	
Haircut/Beauty Treatments	\$		\$	
Food	\$		\$	
Sundries (Cigarettes/Magazine)	\$		\$	
		Total		Total
		\$		\$
Savings/Investments	\$		\$	
<b>Entertainment and leisure</b>				
Socialising	\$		\$	
		Total		Total
		\$		\$
Club Fees	\$		\$	
Maintenance payments/Child fees	\$		\$	
<b>Other</b>				
School/College fees	\$		\$	
Car expenses	\$		\$	
Other transport	\$		\$	
Mobile phone	\$		\$	
Repairs/Decoration	\$		\$	
Miscellaneous items	\$		\$	
		Total		Total
		\$		\$
Current expenditure	\$		\$	
Total net income	\$			
Less future expenditure	\$			
Equals future disposable income	\$			

Customer Declaration

**I / We confirm that the Budget Worksheet / Waiver has been completed to the best of my/our knowledge and the information supplied is a reasonable representation of my/our current/future expenditure.**

**Signature ( Required)** \_\_\_\_\_

\_\_\_\_\_ Date

**Signature ( Required )** \_\_\_\_\_

\_\_\_\_\_ Date

**Waiver**

**I / We waive our opportunity to complete this Budget Worksheet and we feel we will meet our mortgage payments.**

\_\_\_\_\_ Waiver Initials      \_\_\_\_\_ Waiver Initials

Mortgage Consultant Declaration

I confirm that an affordability assessment has been conducted with my client/s and they are happy to proceed on this basis.

Signature \_\_\_\_\_

\_\_\_\_\_ Date

Mortgage Agent Name :

Mortgage Agent License #