

INCOME AND EXPENDITURE FORM

It is important to complete the **full budget** as accurately as possible because it will help you see:

- ✓ What money you have coming in
- ✓ What money you need to pay your essential bills: and
- ✓ What money you have left over to pay your debts

Please note that we will require three months bank statements to evidence what has been declared

Your Reference(s)		
Your Name(s)		
Mobile / Home Tel No		
Your Residential Address		
Number of People in household and ages		
Borrower 1		
Full Time	Part Time	Self Employed
Name of Employer		
Employer Address		
Number of People in household and ages		
Borrower 2		
Full Time	Part Time	Self Employed
Name of Employer		
Employer Address		
Number of People in household and ages		

T: 0345 148 9086

E: enquiry@keystonepropertyfinance.co.uk

Keystone Property Finance Limited Registered in England and Wales No. 06262873

Registered Address: 17 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4UA

Head Office Address: 42 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4AJ

V2.0 2024

Please note the following benefits are now associated with Universal Credit - Job Seekers Allowance, Child Tax Credit, Housing Benefit, Family Income Supplement & Income Support

Income	Borrower 1	Borrower 2	How Often	Weekly Total	Monthly Total
Earned Income (after tax+NI)	£	£		£	£
Partner's Income (after tax+NI)	£	£		£	£
Income from Savings and Investments	£	£		£	£
Statutory Sick Pay	£	£		£	£
Working Tax Credit	£	£		£	£
Universal Credit	£	£		£	£
New Style JSA	£	£		£	£
State Pension	£	£		£	£
Pension Credit	£	£		£	£
Carer's Allowance	£	£		£	£
PIP / DLA Care	£	£		£	£
PIP / DLA Mobility	£	£		£	£
Maternity Allowance	£	£		£	£
Private/Work Pension	£	£		£	£
Payments from previous partner	£	£		£	£
Non-dependants Contribution	£	£		£	£
Part-time Income	£	£		£	£
Attendance Allowance	£	£		£	£
Industrial Injuries Benefit	£	£		£	£
Other Income i.e. Rental		Total Income	£	£	£

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Expenditure	Expenditure	How Often	Weekly Total	Monthly Total
Net Rent	£		£	£
Rent Arrears	£		£	£
Council Tax (incl arrears)	£		£	£
Water Rates (incl arrears)	£		£	£
Gas (incl arrears)	£		£	£
Electricity (incl arrears)	£		£	£
First Mortgage	£		£	£
Second Mortgage	£		£	£
Ground Rent / Service Charge	£		£	£
House Insurance	£		£	£
Housekeeping (food)	£		£	£
Clothing	£		£	£
Maintenance	£		£	£
Prescriptions	£		£	£
Life Insurance	£		£	£
School Meals	£		£	£
Childcare Costs/Nursery Fees	£		£	£
Child Maintenance	£		£	£
Travel Expenses	£		£	£
TV License	£		£	£
Mobile/Landline	£		£	£
Internet	£		£	£
Sky/Digital/Cable	£		£	£
Car Finance/Insurance/ Expense	£		£	£
Loans/Credit/Store Cards	£		£	£
Catalogues	£		£	£
Medical Costs	£		£	£
Cigarettes & Alcohol	£		£	£
TV & Video Rental	£		£	£
Entertainment/Socialising	£		£	£
Magazines/Papers	£		£	£
Fines	£		£	£
Other	£		£	£
Other	£		£	£
Other	£		£	£
	Total Expenditure		£	£
	Disposable		£	£

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Savings	Total
Easy Access	£
Fixed Investments	£
ISA	£
Pension (Stakeholder)	£
	£

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