# **INCOME & EXPENDITURE FORM**



### **INCOME & EXPENDITURE**

ADDITIONAL APPLICANTS/GUARANTORS TO COMPLETE SEPERATE FORMS AVAILABLE FROM WEST ONE

National Insurance No.

National Insurance No.

Applicant(s)	name(s) 1
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Applicant(s) name(s) 2

		APPLICANT 1	<b>APPLICANT 2</b>
Your Annual Income Gross Annual Income (i.e before tax, N.I. and pension deductions)	£		£
Your Monthly Income Net Monthly Income after tax and N.I. and any deductions*	£		£
		*Please provide a breakdown in the notes section if any overtime, bonus	or irregular payments are included
Any other additional income (state source)	£		£
COMMITTED Expenditure			
Any mortgage	£		£
Other loans	£		£
Credit/store cards	£		£
Child maintenance/alimony	£		£
BASIC ESSENTIAL Expenditure			
Council tax / water / rates	£		£
Electricity / gas / other heating costs	£		£
Telephone (mobile, landline and internet)	£		£
Housekeeping (including food and washing)	£		£
Childcare costs (inc. school fees)	£		£
Buildings insurance	£		£
Ground rent/service charge (if leasehold)	£		£
Essential Travel (work, school etc)	£		£

#### **CONTINUED OVERLEAF**

#### 3RD FLOOR, PREMIERE HOUSE, ELSTREE WAY, BOREHAMWOOD, HERTFORDSHIRE, WD6 1JH

West One Loan Ltd is authorised and regulated by the Financial Conduct Authority. West One Capital is an unregulated subsidiary of West One Loan Ltd and is registered as a limited company in England and Wales. Registered Number: 08880521. Registered Office: 3rd Floor, Premiere House, Elstree Way, Borehamwood, Hertfordshire, WD6 1JH

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#### BASIC QUALITY OF LIVING EXPENDITURE

Childcare	£	£
TOTAL MONTHLY EXPENSES		
TOTAL MONTHLY EXPENSES		
TOTAL MONTHLY EXPENSES		
Childcare	£	£
Allowance for emergencies	£	£
Recreational expenditure (including travel)	£	£
Personal expenditure (cosmetics / toiletries etc)	£	£

Are there likely to be any significant changes in your income or expenditure during the terms of this loan? Yes No

If 'yes', please give details below:

## **NOTES**

APPLICANT 1			APPLICANT 2		
Full Name			Full Name		
Date	/	/	Date	/	/
Signed			Signed		

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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