



This is your **UNB IslamicMortgage** Budget Planner. Simply work out your total monthly income and positive cash flow, using our guidelines.

Income

Use this section of the Budget Planner to work out your total monthly and annual cash flow. Please fill in all the sections that are relevant to you. If you are applying for a joint mortgage, show your combined income and cash flow.

Income / Cash Flow	Monthly	Annual
Net Salary / Income (after tax and National Insurance, etc)	£ .	£ .
Other Income (if any)	£ .	£ .
Total Income =	£ .	£ .

Expenses / Payments

Use this section of the Budget Planner to work out your total monthly and annual expenditure. Include all regular outgoings that occur in one month; fill in all sections that are relevant to you, and add others that are not already included in the Budget Planner. If you are applying for a joint mortgage, please combine your expenditures together to show a single total.

Expenses	Monthly	Annual
Living Expenses (such as food, entertainment, travel and utilities)	£ .	£ .
Other Fixed Payments (such as mortgage, car instalments, life assurance and education)	£ .	£ .
Total Expenditure =	£ .	£ .
Total Income =	£ .	£ .
Less		
Total Expenses / Payments =	£ .	£ .
Net (positive) Cash Flow =	£ .	£ .