ARCO
COMMERCIAL FINANCE

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Personal Budget Planner

This is to be completed by each applicant part to the loan.

Your Details

Surname

Forename(s):

Personal Monthly Income

Where you know the annual (or quarterly) costs of an item, please divide by 12 (or 4) to get the monthly figure

Main Income / Drawings (Drawings taken to cover personal expenditure):	£
Spouse's / Partner's Income:	£
Regular Benefits / Other Income Sources (e.g. rental income from flat):	£
Total Monthly Income (A):	**£**

Personal Monthly Expenditure

Loan/Hire Purchase Payments (excluding mortgage):	£
Credit Card Payments:	£
Mortgage/Rent:	£
Property Maintenance/Ground Rent/Council Tax:	£
House Building/Contents Insurance Premiums:	£
Life Assurance Contributions:	£
Gas/Electricity/Water/Telephone:	£
Car and Travelling Expenses (including car insurance):	£
General Household Expenses (e.g. food):	£
Other Expenses (e.g. savings, investments) Pension:	£
Total Monthly Expenditure (B):	**£**

Monthly Surplus

Monthly Surplus (A - B):	**£**

Continued on next page.

Personal Assets

House	Name of Mortgage Lender:		
	Current Value:	£	
	Outstanding Mortgage Balance:	£	
Life Assurance	Name of Company:		
	When will the policy become payable?	£	
	How much is the policy worth today?	£	
Stocks / Shares	Current Value:	£	
Savings	Type (please specify):		
	Current Value:	£	
Other	Type (please specify):		
	Current Value:	£	

Total Personal Assets (net of outstanding mortgage balance): **£**

Personal Borrowing Outstanding

Personal Loans	Amount left to repay:		£	
Hire Purchase / Finance Agreements	Amount left to repay:		£	
Credit Cards	Visa:		£	
	Mastercard:		£	
	American Express:		£	
	Others (please specify):		£	
			£	

Balance(s) on Personal Overdraft(s): £

Total Personal Borrowings (excluding mortgage): **£**