



## STATEMENT OF INCOME AND EXPENDITURE



MONTHLY INCOME	
GROSS INCOME (FIRST APPLICANT)	
LESS: STATUTORY DEDUCTIONS *	
NET INCOME (FIRST APPLICANT)	
GROSS INCOME (SECOND APPLICANT)	
LESS: STATUTORY DEDUCTIONS *	
NET INCOME (SECOND APPLICANT)	
OTHER INCOME :	
OTHER INCOME :	
NET INCOME BEFORE OTHER EXPENSES	(A)
* STATUTORY DEDUCTIONS IN TRINIDAD & TOBAGO INCLUDE PAYE, HEALTH SURCHARGE AND NATIONAL INSURANCE. DEDUCTIONS WOULD VARY IN DIFFERENT TERRITORIES.	
MONTHLY EXPENDITURE	
RENT	
PROPERTY RATES & TAXES	
MAINTENANCE & REPAIRS	
UTILITIES	
FIRE INSURANCE (MONTHLY EQUIVALENT)	
SUBTOTAL: PROPERTY EXPENSES	
VEHICLE MAINTENANCE & REPAIRS	
VEHICLE LOAN INSTALMENT(S)	
VEHICLE INSURANCE PREMIUM (MONTHLY EQUIVALENT)	
PUBLIC TRANSPORTATION	
SUBTOTAL: TRANSPORTATION EXPENSES	
FOOD	
CLOTHING	
ENTERTAINMENT	
MEDICAL & DENTAL	
SCHOOL FEES	
DOMESTIC HELP	
LIFE INSURANCE PREMIUMS	
MISCELLANEOUS COSTS	
OTHER	
SUBTOTAL: LIVING EXPENSES	
EXISTING MORTGAGE INSTALMENT(S)	
HIRE PURCHASE INSTALMENTS	
CREDIT CARD PAYMENTS	
CREDIT UNION LOAN INSTALMENT(S)	
OTHER LOAN INSTALMENTS	
SUBTOTAL: MONTHLY LOAN COMMITMENTS	
TOTAL MONTHLY EXPENSES	(B)
INCOME SURPLUS / ( DEFICIT )	(A) – (B)
<b>OFFICIAL USE ONLY</b>	
LESS : PROPOSED MORTGAGE INSTALMENT	
SURPLUS / ( DEFICIT ) AFTER PROPOSED INSTALMENT	

I / We certify that the accuracy of the information contained herein. I/We confirm that estimates of expenses, where applicable, have been made on realistic assumptions.

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE (BORROWER)

\_\_\_\_\_  
SIGNATURE (CO-BORROWER / CO-OWNER / SPOUSE)