

# easy living budget planner

You might like to work out your monthly costs yourself using our budget planner. Some costs vary from month to month so it's best to take the average costs over a year.

## Your monthly income

Your take-home pay (after tax)	£
Your partners take-home pay (after tax)	£
Other regular income	£
Total income each month	£

## Mortgage

The actual monthly mortgage repayment will be included in your mortgage offer.	£
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## Rent

You pay rent on the share of the house still owned by Derwent Living. See availability sheet for more details.	£
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## Management and buildings insurance charge

The current charge is from approximately £20 per month depending on where you're living. See availability sheet for more details.	£
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## Service charge

You'll pay this if you live in an apartment or on a development with shared gardens. See availability sheet for more details.	£
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## Contents insurance

As we insure your home against damage to the building, you only have to arrange contents insurance yourself.	£
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## Council tax

You'll have to pay the full amount, like any other tenant or owner occupier. You can find out which valuation band your home is in by asking your local council or our sales team.	£
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<b>Gas, electricity and water</b>	£
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<b>Telephone and multi media</b>	£
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<b>Hire purchase or other loans</b>	
You should take into account any regular loan repayments you make	£

<b>Holidays</b>	£
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<b>Food, clothing and going out</b>	£
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<b>Car/travel expenses</b>	£
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<b>Other expenses</b>	£
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<b>Total costs each month</b>	£
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<b>Balance</b>	£
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The difference between your total income and your total costs is the amount you'll have left over each month.

**YOUR HOME IS AT RISK IF YOU FAIL TO KEEP UP PAYMENTS ON ANY MORTGAGE RENT OR OTHER LOAN SECURED ON IT. PLEASE MAKE SURE YOU CAN AFFORD THE REPAYMENTS BEFORE YOU TAKE OUT A MORTGAGE.**