

Financial Assessment Income and expenditure statement

Name _____

Surname _____

ID number/Application number _____

A. Total Monthly Income	
Basic monthly income (as per payslip/Auditors Letter)	R
Allowances	R
Commissions and Overtime (average over last 6 months)	R
Interest from Investments	R
Child/Spousal Maintenance	R
Bonus (If received monthly)	R
Rental income	R
Pension	R
Other (specify)	R
Other (specify)	R
Total Monthly Income	(A) R

B. Total Monthly Expenditure	
(b1) Monthly Salary Deductions (as per payslip)	
Tax PAYE/SITE	R
Pension	R
UIF	R
Medical Expenses	R
Additional deductions (as per payslip)	R
Total Monthly Salary Deductions	(b1) R
Net Monthly Income (A) less (b1)	R

B. Total Monthly Expenditure - continued				
(b2) Existing Monthly Debt Repayments				
Home Loan repayments				
Financial Institution	Are you settling this home loan?		Monthly repayment if settling	Monthly repayment if NOT settling
	Y	N	R	R
	Y	N	R	R
	Y	N	R	R
Insurance premiums (House structure, Vehicle, Household contents)				R
Internet subscriptions				R
Retail store accounts (clothing, furniture, etc)				R
Motor vehicle repayments				R
Loan repayments				R
Credit Card repayments				R
Satellite TV subscriptions				R
Telephone and mobile contracts				R
Other monthly debt repayments				R
Total Monthly Debt Repayments				(b2) R
(b3) Existing Monthly Living Expenses				
Electricity and water				R
Rates, Taxes and Levies				R
Child/Spousal Maintenance				R
Fixed Investments (Retirement Annuity, etc.)				R
Life insurance premiums				R
Education (School fees, Tuition, etc.)				R
Rental payment (if the agreement is to continue)				R
Groceries (Food, household, toiletries, pets, etc.)				R
Domestic and garden services				R
Security				R
Transport (petrol, bus fares, train and parking)				R
Entertainment				R
Memberships/subscriptions (excl. Internet/Satellite TV)				R
Other monthly living expenses				R
Total Monthly Living Expenses				(b3) R
Total Monthly Expenses (b1) plus (b2) plus (b3)				(B) R
Monthly Surplus/Deficit (A) less (B)				R