

PERSONAL MONTHLY BUDGET



Income

Proof of income should be submitted along with this form

Gross Salary

Frequency

Net Pay

**Gross monthly Salary minus
NIS and PAYE*

Business Income

Spouse Take-Home Pay

Tips & Bonuses

Interest Income

Rental Income

Pensions & Social Security

Other Income

TOTAL INCOME*

**Excluding spouse take home pay*

Monthly Expenditure

Bus & Taxi Fares

Car Insurance

Car Loan Payments

Car Maintenance

Charity

Cooking Gas

Covenants

Credit Cards

Electricity

Entertainment & Vacation

Food & Drink

Fuel & Oil

Hire Purchases

Home Improvement

House Owners Insurance

Life Insurance

Other Expenditure

Medical & Dental Costs

Mortgage Payments

Property Taxes

Rent

School Tuition

Telephone

Uniforms, Books, etc

Water

TOTAL EXPENDITURE

NET SURPLUS/ DEFICIT

Declaration

I accept that this Declaration constitutes part of the Loan Application Form submitted to the Barbados Teachers' Co-operative Credit Union Limited and all statements are true to the best of my knowledge. I understand that any false statements or declarations will null and void this application or payment to the stated beneficiaries.

Signature of Applicant

Please Print Name

Account Number

Date *dd mm yyyy*