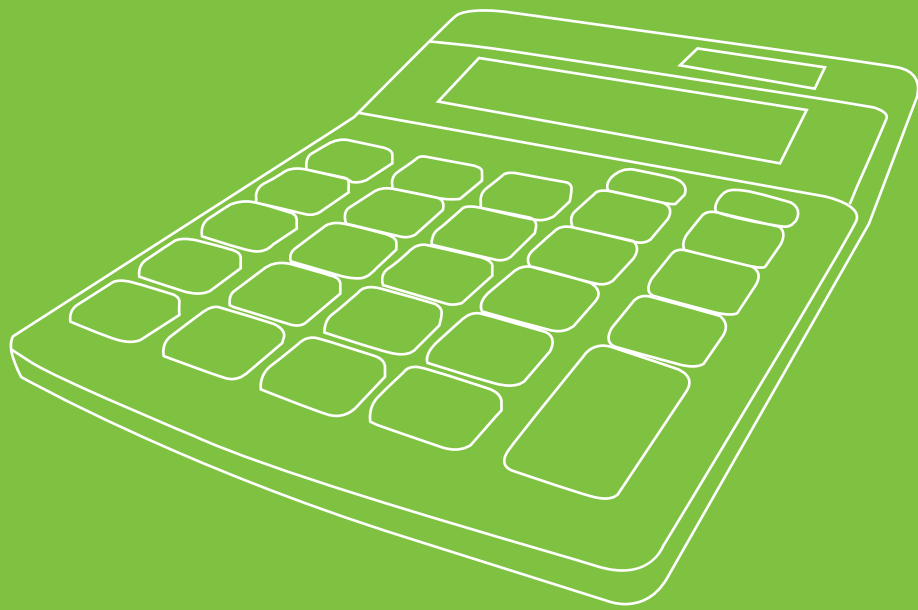


BUDGET PLANNER



Budget Planner

Your guide to completing your Budget Planner

The purpose of requesting that you complete this Budget Planner is so that we may understand your financial circumstances to determine whether your payment proposals are affordable and sustainable.

When you're filling out the Budget Planner here are a few things to consider:

1. Your Nemo second charge mortgage is secured against your property and is a priority debt as your home is at risk of repossession in the event that you are unable to make the payments that are due on a monthly basis.
2. All priority expenditures (as noted within the Priority Expenditure section) should be paid before other expenditure items such as payments to unsecured creditors (credit cards, mail order).
3. If you are struggling to prioritise your debts between those that are secured and unsecured you can obtain help by speaking to a fee free charitable debt advice organisation.
4. If you're not sure of an amount for something which might vary (like utility bills) try and take a monthly average based on the whole year.
5. Your Disposable Income sum (in the 'MONTHLY SUMMARY' section) should first be used towards the clearance of arrears outstanding for Priority Expenditure items. Any remaining sums should be used to make payments to your unsecured creditors and for your Non-Priority outgoings.

I certify that the following information is a true and accurate account of my income and expenditure

1st Signature _____ Date _____
2nd Signature _____ Date _____

By submitting this Budget Planner (even if incomplete) you acknowledge and agree that Nemo Personal Finance Limited will be able to store and retain in paper or electronic format all the detail contained within it and may contact you at the address or on the number(s) you have supplied us with, and where you have supplied one below, the e-mail address or one you have previously authorised us to use, to discuss and help you manage your account.

About You

Account Number _____	Number of Vehicles _____
Name(s) _____	Mobile Number _____
Current Address _____	Best Contact Time _____
Number of Adults at property _____	Job Title & Employer Name _____
Number of Adult Dependants at property _____	Employment Type FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/>
Number of Child Dependants at property _____	SELF-EMPLOYED <input type="checkbox"/> ZERO HOURS <input type="checkbox"/>
Daytime Number _____	Have you obtained debt advice? YES <input type="checkbox"/> NO <input type="checkbox"/>
	Reason for financial difficulty _____

MONTHLY SUMMARY

To be completed once you have filled in Sections A to D.

Please note that payments to unsecured debts are not included in your disposable income, as payments to your priority / secured creditors should be made before those to unsecured creditors.

Total Income **A** MINUS Priority Expenditure Total **B** MINUS Non-Priority Expenditure Total **C** = Disposable Income

Disposable Income = £ _____

Monthly offer of payment to reduce arrears (in addition to normal contractual payment) = £ _____

A Your Monthly Income

1st Take Home Pay	£ _____
2nd Take Home Pay	£ _____
Rent/Board	£ _____
Pension	£ _____
Benefits	£ _____
Any Other Income	£ _____
Total Income	£ _____

If you have any queries about how to fill in the Budget Planner, or would like to speak to a member of the Customer Support Team about your Monthly Summary, please call **0800 612 9982** and we will be happy to help.

Monthly Outgoings

B Priority Expenditure

First Mortgage	£	_____
Nemo Second Charge Mortgage	£	_____
Rent / Board	£	_____
Service Charge / Ground Rent	£	_____
Other Secured Loans	£	_____
Water	£	_____
Gas	£	_____
Electricity	£	_____
Council Tax	£	_____
Food / Toiletries / Cleaning	£	_____
Medicines / Prescriptions	£	_____
Insurance (Buildings/Contents/Life)	£	_____
TV Licence	£	_____
Child Care	£	_____
Child Maintenance Payments	£	_____
Fines / CCJ's / Decrees	£	_____
Clothing & Footwear	£	_____
School Meals	£	_____
Road Tax	£	_____
Car Insurance	£	_____
Fuel / Parking	£	_____
Public Transport	£	_____

Priority Expenditure Total £ _____

C Non-Priority Expenditure

Land Line Phone	£	_____
Mobile Phone	£	_____
Internet / Satellite / Cable TV	£	_____
Appliance / Boiler Cover	£	_____
Additional Pension Contributions	£	_____
Pet Insurance	£	_____
Tobacco	£	_____
Vehicle Breakdown Cover	£	_____
Sports Membership	£	_____
Hairdressing	£	_____

Other Expenditure

Please use this section to notify us of any other regular monthly payments you make that are not noted in the previous expenditure sections.

_____	£	_____
_____	£	_____
_____	£	_____
_____	£	_____
_____	£	_____
_____	£	_____
_____	£	_____
_____	£	_____
_____	£	_____
_____	£	_____
_____	£	_____

Non-Priority Expenditure Total £ _____

D Your Unsecured Debts

Please detail here all your unsecured loans and financial commitments. For example credit cards, hire purchase, mail order, catalogues or payday loans.

Debt Type	Company Name	Balance	Current Monthly Repayment	Arrears Amount
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£
		£	£	£

Your Unsecured Debts Total £ _____



Nemo Personal Finance, Principality Building Society, PO Box 89, Queen Street, Cardiff, CF10 1UA. Nemo Personal Finance is a trading name of Nemo Personal Finance Limited. Registered office: Principality Building Society, Principality House, The Friary, Cardiff, CF10 3FA. Registered in England and Wales No. 05188059. Authorised and Regulated by the Financial Conduct Authority. Nemo Personal Finance subscribes to the Lending Code which is monitored and enforced by the FLA (Finance and Leasing Association). Calls may be monitored or recorded for training, compliance and evidential purposes.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.