

If you earn a monthly salary please use **Section A** below as a guide to calculate (a), (b) and (c)

If you run your own business, please use **Section B** below as a guide to calculate (d), (e) and (f)

**(Section A)**

Total monthly income (E)	
<b>Gross monthly income (as per pay slip)</b>	
Allowances in cash	
Commissions and bonuses (average over last 12 months)	
Investments	
Maintenance	
Grant subsidies	
Rental	
Pension	
Other (specify)	
Other (specify)	
<b>Total monthly income (a)</b>	

Total monthly expenditure (E)	
<b>Tax PAYE deductions (incl. FB tax)</b>	
Pension Fund Contributions	
Medical Aid & other medical services plus tax	
Insurance premiums- Personal/Household - Motor Vehicle	
Life assurance premiums	
Electricity and water	
Rates and taxes/Levies	
Rent/Bond repayments	
Leases	
Telephone and cellphone (including line rental)	
Alimony/Maintenance/Garnishee order	
Planned savings/investments-specify	
Education - fees, books and accommodation	
Clothing & Footwear	
Groceries & Household maintenance	
Doctor and chemist	
Domestic and garden help	
Security	
Transport (petrol, bus fares and parking)	
Entertainment & Recreational expenses	
TV rental, M-Net and DSTV subscription	
Subscriptions (clubs/professional)	

Total monthly expenditure (E)	
Suretyship payments	
Home loan repayment	
Motor vehicle repayment	
Personal loan repayment	
Credit Card repayment	
Retail accounts (e.g. clothing, furniture)	
Retirement Annuity Premium	
Other (specify)	
<b>Total monthly expenses (b)</b>	

<b>Monthly surplus/Deficit (a) less (b) = (c)</b>	
---	--

**(Section B)**

Total annual income/turnover (E)	
Annual income/Turnover	
Other annual income	
<b>Total annual income/Turnover (d)</b>	

Total annual expenditure	
<b>Interest paid</b>	
Cost of sales	
Financial lease payments	
Selling and admin expenses (excl. depreciation, interest paid and leasing charges)	
Other expenses (excl. depreciation, interest paid and leasing charges)	
Depreciation	
Taxation	
<b>Total annual expenses (e)</b>	

<b>Annual surplus/Deficit (d) less (e) = (f)</b>	
--	--

Declaration	
I hereby confirm that the details provided above and in any attached documents are a true reflection of my personal, financial and employment details.	
<b>Applicant's signature</b>	<b>Date (YYYY-MM-DD)</b>