

# Checklist for first time buyers

Outgoings	Total in £s	Additional notes
<b>Monthly personal costs</b>		
Food and drink		
Travel (public transport)		
Car (fuel, insurance, tax)		
Insurance (home, car, travel etc)		
Credit card payments		
Mobile phones		
Entertainment		
Clothes		
Clubs or memberships		
Leisure (sports, hobbies, holidays)		
Childcare costs		
Other outgoings		
<b>Total personal costs</b>		

Outgoings	Total in £s	Additional notes
<b>Monthly home costs</b>		
Mortgage		
Mortgage protection plan		
Council tax		
Buildings and contents insurance		
Insurances (life, health etc)		
Household necessities		
Landline, telephone and internet		
Utility bills		
TV licence		
TV satellite/cable costs		
Other		
<b>Total home costs</b>		

<b>Total outgoings</b>		
------------------------	--	--

Income	Total in £s	Additional notes
<b>Monthly income</b>		
Wage/Salary		
Interest from savings		
Benefits		
Other income		
Partner's income		
<b>Total income</b>		

Income	Total in £s	Additional notes
<b>Total monthly income</b>		
<b>Total monthly outgoings</b>		
<b>Disposable income</b>		

# Checklist for first time buyers

Your at-a-glance list to help you keep track of where you are in your house-buying process.

Tick off the stages as you finish them and count down the days to moving in.

Task to be complete	Date completed	Tick
Mortgage approved in principle		
Houses viewed		
Neighbourhood checked out		
Offer made on dream home		
Offer accepted		
Solicitor/conveyancer instructed		
Survey arranged		
Survey completed		
Official mortgage offer letter received		
Exchange of contracts date set		
Deposit and fees sorted		
Contracts exchanged		
Completion date set		
Removals firm booked		
Moved in		



Nottingham Building Society is a member of the Building Societies Association, the Council of Mortgage Lenders and Financial Ombudsman Service and is a participant in the Financial Services Compensation Scheme. Nottingham Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered under number 200785.

Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham, NG1 3DL