

Applicant's name _____ Date _____

Applicant's estimate of the fair value of assets

Housing company shares € _____

Properties € _____

Holiday homes € _____

Securities € _____

Forest or land areas € _____

Account deposits € _____

Other assets:

_____ € _____

_____ € _____

_____ € _____

_____ € _____

Applicant's estimated assets in total € _____

Applicant's liabilities or shares in joint liabilities

Liabilities:

_____ € _____

_____ € _____

_____ € _____

Credit card debts and consumer credits € _____

Instalment credits € _____

Other liabilities:

_____ € _____

_____ € _____

Applicant's share of liabilities, total € _____

Applicant's net assets € _____

Applicant's name _____ Date _____

Salaries and pensions (gross) _____ €/month

Applicant's net income

Salaries and pensions after tax (net) _____ €/month

Child support payments received _____ €/month

Child benefits _____ €/month

Average capital income after tax _____ €/month

Other income after tax _____ €/month

Applicant's net monthly income, total _____ €/month

Applicant's share of household expenses

Housing _____ €/month

Vehicles and travel _____ €/month

Groceries and convenience goods _____ €/month

Child daycare and maintenance _____ €/month

Leisure time and hobbies _____ €/month

Clothing and footwear _____ €/month

Health and beauty care _____ €/month

Insurance _____ €/month

TV, telephone and internet _____ €/month

Other expenses _____ €/month

Applicant's monthly share of household expenses, total _____ €/month

Applicant's debt servicing expenses or share of joint debt servicing expenses

Average monthly loan repayments _____ €/month

Average monthly repayments of credit card debt
and consumer credits _____ €/month

Monthly repayments of instalment credits _____ €/month

Other debt servicing expenses _____ €/month

**Applicant's monthly debt servicing expenses or share of
debt servicing expenses, total** _____ €/month

Applicant's net monthly income after expenses _____ €/month

Housing expenses refer to all housing-related costs, including rent for a dwelling or site, maintenance and capital expenditure charges, property taxes, heating costs and electricity and water charges.

Vehicle and travel expenses refer to all costs related to vehicles and travel incurred by the household, including vehicle maintenance costs, fuels, vehicle insurance and taxes, public transport costs and tickets.

Expenses relating to groceries and convenience goods refer to the household's food and grocery costs, including eating out.

Child day care and maintenance expenses refer to costs related to day care and other child maintenance.

Expenses for leisure time and hobbies refer to all expenses related to free time and hobbies incurred by the household, including tickets to the cinema, theatre and cultural events, equipment needed for hobbies, participation fees for leisure activities or holiday travel.

Clothing and footwear expenses refer to all clothing and footwear purchases of the household.

Health and beauty care expenses refer to all costs related to health and beauty care, including medical and health care fees, medicines, beauty care products and services or a barber's or hairdresser's services.

Insurance expenses refer to all insurance expenses of the household, excluding vehicle insurance, which should be included in Vehicle and travel expenses.

TV, telephone and internet expenses refer to all household expenses incurred from telecommunications and telephone subscriptions.

Other expenses cover all expenses not included in any other category, such as streaming services and newspaper and magazine subscriptions.