

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 and guarantee 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.