

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	
Gross monthly income (as per payslip)	
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</b>	<b>(a)</b>

Total monthly expenditure	
Tax PAYE/SITE	
Pension	
UIF	
Medical Aid	
Insurance premiums	
Life assurance premiums	
Electricity and water	
Rates and taxes/Levies	
Accommodation/Rental payment	
Leases	
Telephone and cellphone (including line rental)	
Alimony/Maintenance	
Planned savings	
Donations/Pocket money	
Education - fees, books and accommodation	
Clothing	
Groceries	
Doctor and chemist	
Domestic and garden help	
Security	
Transport (petrol, bus fares and parking)	
Entertainment	
TV rental, M-Net and DSTV subscription	

Total monthly expenditure (continued)	
Subscriptions	
Suretyship payments	
Home loans	
Motor vehicles	
Personal loans	
Retail accounts (e.g. clothing, furniture)	
Other (specify)	
Other (specify)	
<b>Total monthly expenses</b>	<b>(b)</b>

<b>Monthly surplus/Deficit</b>	<b>(a) less (b)</b>	<b>(c)</b>
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**(Section B)**

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

Total annual expenditure	
Interest paid	
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</b>	<b>(e)</b>

<b>Annual surplus/Deficit</b>	<b>(d) less (e)</b>	<b>(f)</b>
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Declaration	
I confirm that the information I have supplied is both true and correct.	
<b>Applicant's signature</b>	<b>Date (YYYY-MM-DD)</b>