



Buying a house:

Checklist for first time buyers

UPFRONT COSTS:

Upfront costs	£	Notes
Deposit		
Lender's valuation fee		
Surveyor fee		
Local authority search		
Mortgage fees		
Solicitor fees		
Stamp Duty		
Estate agent fees		
Council tax		
Moving costs		
Other:		
Total:		



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MONTHLY HOME COSTS:

Monthly home costs	£	Notes
Mortgage		
Mortgage protection plan		
Council tax		
Buildings and contents insurance		
Life Insurances		
Household necessities		
Telephone and internet		
Utility bills		
TV license		
TV subscription costs		
Other:		
Total:		



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MONTHLY PERSONAL COSTS:

Monthly personal costs	£	Notes
Food and drink		
Travel (Inc. taxis, public transport etc.)		
Car (Inc. tax, repayments, petrol etc.)		
Car Insurance		
Credit card payments		
Mobile phones		
Entertainment		
Clothes		
Gym		
Other:		

Minus your total outgoings from your total income to = disposable income:

Total	£	Notes
Total monthly income		
Total monthly outgoings		
= Disposable Income		



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TASKS TO BE COMPLETED

Tasks to be completed	Date Completed	Notes
Create a monthly budget		
Get a mortgage in principle		
View houses (remember to check out neighbourhood)		
Put in offer		
Offer accepted		
Arrangements with solicitor/conveyancer instructed		
Survey arranged		
Survey completed		
Official mortgage offer letter received		
Exchange of contracts date set		
Deposits and fees sorted		
Contracts exchanged		
Completion date arranged		
MOVE IN DAY!		