Homebuying Costs Worksheets

Free print-ready planning sheets, based on the cost categories in Appendix A of Step Forward. Enter current quotes and the transaction tax relevant to your UK nation. Blank amounts are deliberate: do not rely on the historical examples in the book as current tax or fee estimates.

England | Purchase budget

Property / area: _____ Date figures checked: _____

Purchase price £_____ Deposit % _____ Deposit £_____ Proposed mortgage £_____

Cost category	Budget £	Actual £	Paid in cash?	Notes / source
Deposit (from savings, gifts or other confirmed funds)				
Property transaction tax (SDLT / LTT / LBTT)				CHECK RATE
Solicitor / conveyancer and legal fees				
Searches and reports				
Land registration				
Survey / Home Report checks				
Lender valuation				
Mortgage arrangement fee				CHECK IF ADDED TO LOAN
Mortgage broker fee				
Buildings insurance				
Removal / moving costs				
Immediate repairs or essential furnishings				
Other				
Contingency				
TOTAL CASH REQUIRED (sum cash-paid amounts)				
Funds available / surplus / shortfall				

Important: Check current transaction taxes, allowances and eligibility with the appropriate public authority or solicitor. Record whether a mortgage arrangement fee is being paid now or added to the loan to avoid double-counting.
Official transaction tax information: www.gov.uk/stamp-duty-land-tax
Educational planning resource only. It is not a tax, mortgage, legal or financial calculation service.

Wales | Purchase budget

Property / area: _____ Date figures checked: _____

Purchase price £_____ Deposit % _____ Deposit £_____ Proposed mortgage £_____

Cost category	Budget £	Actual £	Paid in cash?	Notes / source
Deposit (from savings, gifts or other confirmed funds)				
Property transaction tax (SDLT / LTT / LBTT)				CHECK RATE
Solicitor / conveyancer and legal fees				
Searches and reports				
Land registration				
Survey / Home Report checks				
Lender valuation				
Mortgage arrangement fee				CHECK IF ADDED TO LOAN
Mortgage broker fee				
Buildings insurance				
Removal / moving costs				
Immediate repairs or essential furnishings				
Other				
Contingency				
TOTAL CASH REQUIRED (sum cash-paid amounts)				
Funds available / surplus / shortfall				

Important: Check current transaction taxes, allowances and eligibility with the appropriate public authority or solicitor. Record whether a mortgage arrangement fee is being paid now or added to the loan to avoid double-counting.
Official transaction tax information: www.gov.wales/land-transaction-tax
Educational planning resource only. It is not a tax, mortgage, legal or financial calculation service.

Scotland | Purchase budget

Property / area: _____ Date figures checked: _____

Purchase price £_____ Deposit % _____ Deposit £_____ Proposed mortgage £_____

Cost category	Budget £	Actual £	Paid in cash?	Notes / source
Deposit (from savings, gifts or other confirmed funds)				
Property transaction tax (SDLT / LTT / LBTT)				CHECK RATE
Solicitor / conveyancer and legal fees				
Searches and reports				
Land registration				
Survey / Home Report checks				
Lender valuation				
Mortgage arrangement fee				CHECK IF ADDED TO LOAN
Mortgage broker fee				
Buildings insurance				
Removal / moving costs				
Immediate repairs or essential furnishings				
Other				
Contingency				
TOTAL CASH REQUIRED (sum cash-paid amounts)				
Funds available / surplus / shortfall				

Important: Check current transaction taxes, allowances and eligibility with the appropriate public authority or solicitor. Record whether a mortgage arrangement fee is being paid now or added to the loan to avoid double-counting.
Official transaction tax information: revenue.scot/taxes/land-buildings-transaction-tax
Educational planning resource only. It is not a tax, mortgage, legal or financial calculation service.

Northern Ireland | Purchase budget

Property / area: _____ Date figures checked: _____

Purchase price £_____ Deposit % _____ Deposit £_____ Proposed mortgage £_____

Cost category	Budget £	Actual £	Paid in cash?	Notes / source
Deposit (from savings, gifts or other confirmed funds)				
Property transaction tax (SDLT / LTT / LBTT)				CHECK RATE
Solicitor / conveyancer and legal fees				
Searches and reports				
Land registration				
Survey / Home Report checks				
Lender valuation				
Mortgage arrangement fee				CHECK IF ADDED TO LOAN
Mortgage broker fee				
Buildings insurance				
Removal / moving costs				
Immediate repairs or essential furnishings				
Other				
Contingency				
TOTAL CASH REQUIRED (sum cash-paid amounts)				
Funds available / surplus / shortfall				

Important: Check current transaction taxes, allowances and eligibility with the appropriate public authority or solicitor. Record whether a mortgage arrangement fee is being paid now or added to the loan to avoid double-counting.
Official transaction tax information: www.gov.uk/stamp-duty-land-tax
Educational planning resource only. It is not a tax, mortgage, legal or financial calculation service.