

Monthly expenditure

Record all net monthly expenditure (not deducted from salaries at source) **Red = Essential** Black = Non-essential
For items purchased annually, please divide by 12 to get monthly amount - holidays, car tax/insurance, presents etc.



Please indicate if future costs are exact or estimated.

Monthly costs (£)	Current	Future	Exact?	Estimated?
Rent (including shared ownership & service charges)			<input type="checkbox"/>	<input type="checkbox"/>
Main residential mortgage			<input type="checkbox"/>	<input type="checkbox"/>
Buy to let mortgages			<input type="checkbox"/>	<input type="checkbox"/>
Council tax			<input type="checkbox"/>	<input type="checkbox"/>
Water			<input type="checkbox"/>	<input type="checkbox"/>
Gas/electricity			<input type="checkbox"/>	<input type="checkbox"/>
Oil/propane/solid fuel/ wood for wood burner			<input type="checkbox"/>	<input type="checkbox"/>
Land line/broadband			<input type="checkbox"/>	<input type="checkbox"/>
Mobile phones			<input type="checkbox"/>	<input type="checkbox"/>
Sky/TV package/TV licence			<input type="checkbox"/>	<input type="checkbox"/>
Food/grocery shop			<input type="checkbox"/>	<input type="checkbox"/>
Travel costs to work and school			<input type="checkbox"/>	<input type="checkbox"/>
Window cleaning			<input type="checkbox"/>	<input type="checkbox"/>
Appliance servicing/warranties/ coverplans etc/			<input type="checkbox"/>	<input type="checkbox"/>
Gas/utility insurance/contracts			<input type="checkbox"/>	<input type="checkbox"/>
Holidays/travel			<input type="checkbox"/>	<input type="checkbox"/>
Childcare			<input type="checkbox"/>	<input type="checkbox"/>
Maintenance paid to ex partners or for children			<input type="checkbox"/>	<input type="checkbox"/>
Petrol/diesel			<input type="checkbox"/>	<input type="checkbox"/>
Car insurance/road tax			<input type="checkbox"/>	<input type="checkbox"/>
Vehicle maintenance including servicing / MOT			<input type="checkbox"/>	<input type="checkbox"/>
Buildings & contents insurance			<input type="checkbox"/>	<input type="checkbox"/>
Life cover/Private Medical Insurance/dental plans			<input type="checkbox"/>	<input type="checkbox"/>
Deposit accounts paid into regularly			<input type="checkbox"/>	<input type="checkbox"/>
ISAs/other savings plans			<input type="checkbox"/>	<input type="checkbox"/>
Endowments/pensions outside of work			<input type="checkbox"/>	<input type="checkbox"/>
Gym memberships/sports/hobbies			<input type="checkbox"/>	<input type="checkbox"/>
Theatre/cinema			<input type="checkbox"/>	<input type="checkbox"/>
Eating out, drinking & smoking			<input type="checkbox"/>	<input type="checkbox"/>
Birthdays, anniversaries & Christmas			<input type="checkbox"/>	<input type="checkbox"/>
Clothes			<input type="checkbox"/>	<input type="checkbox"/>
Pets - insurance / vets / food if bought separately			<input type="checkbox"/>	<input type="checkbox"/>
Hairdressers, barbers, manicures etc.			<input type="checkbox"/>	<input type="checkbox"/>
Regular prescription medication			<input type="checkbox"/>	<input type="checkbox"/>
Catalogue payments			<input type="checkbox"/>	<input type="checkbox"/>
Student loans/tuition cost			<input type="checkbox"/>	<input type="checkbox"/>
Ongoing credit commitments - loans/ credit cards			<input type="checkbox"/>	<input type="checkbox"/>
Charity donations paid by direct debit/standing order			<input type="checkbox"/>	<input type="checkbox"/>
Union fees			<input type="checkbox"/>	<input type="checkbox"/>

Monthly costs (£)	Current	Future	Exact?	Estimated?
Pay-Day loans			<input type="checkbox"/>	<input type="checkbox"/>
House maintenance / repairs			<input type="checkbox"/>	<input type="checkbox"/>
Other - please specify			<input type="checkbox"/>	<input type="checkbox"/>
Monthly emergency fund			<input type="checkbox"/>	<input type="checkbox"/>

Total essential monthly outgoings		
Total non-essential monthly outgoings		
Total outgoings		

Net income - person 1	£	Net income - person 2	£
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Does this give you money over each month that you can use to repay your debts or plan for your future?

Do you have a picture in your head of what you'd like your life to look like?

Would you like a complimentary session with a Financial Adviser to talk about creating a plan to get you there?

Thinking about the future

I would like my family to be financially secure if I die or become ill and unable to work	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/>
	Not sure	<input type="checkbox"/>

I would like to retire when I choose and not rely on the state pension	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/>
	Not sure	<input type="checkbox"/>

I would like my home, savings and possessions to pass to the people I choose, with the minimum of Inheritance Tax to pay	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/>
	Not sure	<input type="checkbox"/>