EXPENDITURE SCHEDULE

**Estimated future monthly expenditure schedule –**

# Property £ per month

|  |  |
| --- | --- |
| Gas |  |
| Electricity |  |
| Council Tax |  |
| Water charges |  |
| Telephone and Internet |  |
| Other heating (eg: logs/coal) |  |
| Central heating maintenance |  |
| Service charges/ground rent |  |
| Appliance repair/replacement |  |
| Appliance Service Contracts/Warranties |  |
| Household repairs and maintenance |  |
| Sweep |  |
| Mortgage repayments/Rent |  |
| Endowment policy premiums (linked to mortgage) |  |
| Building insurance |  |
| Contents insurance |  |
| Life insurance (endowment) |  |
| Life insurance (other) |  |
|  **Sub-total :** | **£** |

# Household

|  |  |
| --- | --- |
| Food/milk/general housekeeping |  |
| Cleaner/housekeeper |  |
| Window cleaner |  |
| Garden maintenance |  |
| TV/video/rental licence |  |
| Satellite subscription |  |
| Pet costs (including food, vet’s fees, etc) |  |
|  **Sub-total:** | **£** |

# Transport Costs

|  |  |
| --- | --- |
| Petrol |  |
| Road Tax |  |
| Car insurance |  |
| Depreciation |  |
| Car servicing and repairs |  |
| Finance/HP |  |
| AA/RAC membership |  |
| Parking/season ticket |  |
| Public transport/taxi fares |  |
|  **Sub-total:** | **£** |

**Personal**

|  |  |
| --- | --- |
| Hairdresser |  |
| Meals at work |  |
| Cigarettes/tobacco |  |
| Wines/spirits |  |
| Flowers |  |
| Newspapers/magazines/stationery/postage |  |
| Dry cleaning/shoe repairs/laundry |  |
| Clothes/shoes |  |
| Mobile telephone |  |
| Cosmetics |  |
| Health care |  |
| Beautician |  |
| Prescriptions |  |
| Dentist/optician |  |
| Chiropodist |  |
| Chiropractor |  |
| Charity |  |
| Keep fit/gym |  |
| Sports |  |
| Hobbies |  |
| Clubs/subscriptions |  |
| Entertainment (including theatre, restaurants, take-aways) |  |
| Books/CDs/DVDs |  |
| Evening classes |  |
| Presents |  |
| Summer holiday |  |
| Winter holiday |  |
| Weekends away |  |
| Christmas expenses |  |
|  **Sub-total:** | **£** |

# Miscellaneous

|  |  |
| --- | --- |
| Bank interest and service charges (not mortgage) |  |
| Loan/debt repayment (and interest) |  |
| HP repayments |  |
| Pension premiums |  |
| Life policy premiums (not linked to mortgage) |  |
| Health insurance |  |
| Charitable covenant payments |  |
| Savings Plan |  |
| Legal fees |  |
| Accountancy |  |
| Maintenance payments (previous relationship) |  |
| Other |  |
|  **Sub-total:** | **£** |

|  |  |
| --- | --- |
| Total monthly income needs | **£** |

# Children

|  |  |
| --- | --- |
| Clothing and shoes |  |
| School fees (including extras)/university tuition fees |  |
| School uniform |  |
| Travel costs to and from school |  |
| Private lessons/sports |  |
| Sports equipment |  |
| Pocket money |  |
| Entertainment and outings |  |
| Summer camp |  |
| Childminder |  |
| School books/stationery/school meals, etc. |  |
| Holidays/travel (including school trips) |  |
| Parties/presents for other children) etc. |  |
| Hair cuts/dentists/optician |  |
| Car insurance (for child’s car) |  |
| Fuel (for child’s car) |  |
| Medical insurance |  |
| Monthly income needs of children | **£** |

|  |  |
| --- | --- |
| Parent/Child(ren) -Total monthly income needs | **£** |