

Schedule of Outgoings

NAME

	ANNUAL £	MONTHLY £
Mortgage and Rent		
• Mortgage payment		
• Rent		
• Mortgage endowment		
• Mortgage payment protection		
• Insurance		
Other property charges		
• Ground rent		
• Service charges		
• Home Insurance		
• Building insurance		
• Contents insurance		
Utilities		
• Council tax or rates		
• Gas		
• Electricity		
• Other household fuel		
• Water		
• Home phone		
• Mobile phone		
• Internet/broadband		
• Anti-virus and other IT costs		
• TV Licence		
• Satellite or digital TV		
• Cleaner, window cleaners etc		
• Home maintenance		
• Garden maintenance		
• Appliance rental		
• Boiler cover		
Food & Drink		
• Grocery shopping		
• Takeaways		
• Alcohol at home		
• Cigarettes and tobacco		
Work		
• Lunches & snacks		
• Takeaway coffee etc		
• Union/professional fees		
Clothes & Shoes		
• Children's clothes & shoes		
• School Uniform		
• Shoes		

• Work clothes		
• New clothes for you		
• Laundry & dry cleaning		
Health & Beauty		
• Hairdressing		
• Beauty treatments		
• Toiletries		
• Eye care		
• Dental care		
• Prescriptions & medicines		
Insurance, loans & banking		
• Life insurance		
• Income protection insurance		
• Critical illness insurance		
• Payment protection insurance		
• Credit card insurance		
• Health insurance		
• Dental insurance		
Banking		
• Overdraft and interest		
• Bank account fees		
• Penalties		
Loans & credit		
• Loan repayments		
• Student loan repayments		
• Credit card repayments		
• Hire purchase & catalogue repayments		
Savings & investments		
• Regular savings		
• Lump sum saving		
• Payment into ISA's		
• Buying shares and other investments		
• Private pension contributions		
Future plans		
• Long term care plan		
• Funeral plan		
Financial & legal advice		
• Professional fees		
Children		
• Childcare		
• Nappies & baby items		
• Activities & clubs		
• Toys & treats		
• Pocket money		
• Babysitting		
• Maintenance or child support		
• Support for student children		
School		
• School fees		
• School trips		
• School dinners		
• After-school clubs		
Pets		

• Food		
• Vet bills		
• Insurance		
Donations & sponsorships		
• Donations & sponsorships		
Loan repayments to family & friends		
• Loan repayments to family & friends		
Car costs		
• Fuel		
• Insurance		
• Breakdown cover		
• Car tax		
• Car finance or loan repayments		
• Loan insurance		
• MOT		
• Maintenance & repairs		
Parking & tolls		
• Public transport		
• Bus, tube & tram fares		
• Trains		
• Taxis		
• Air travel		
Entertainment		
• Cinema & theatre		
• Days out		
• Books, music, films, games etc		
• Music streaming services		
• Hobbies		
• Eating out		
• Going out for drinks		
• Sport & gym		
• Lottery & gambling		
• Newspapers & magazines		
One-offs		
• Birthdays		
• Christmas		
• Other festivals & celebrations		
• Weddings		
• Gifts		
Holidays		
• Holidays		
• Travel insurance		
• Spending money		
TOTALS	£	£