

## S.O.E. CONSULTANTS LIMITED

### Detailed Expenditure Calculator

It's very Important to ensure that your mortgage is affordable today and in the future.

This budget planner makes budgeting and planning a simple process.

Fixed Household Costs			
	Current Monthly Costs	New Monthly Costs*	Notes
<i>*Figures provided in this column should be based on the estimated costs for the new property</i>			
Existing mortgage(s) that will remain in place	£	£	
New mortgage payments		£	
Other secured loans	£	£	
Credit	£	£	
Council tax	£	£	
Ground rent service charges	£	£	
Other service charges	£	£	
Water rates	£	£	
Gas	£	£	
Electricity	£	£	
Other fuel costs (coal / oil / paraffin)	£	£	
Telephone / broadband / mobile	£	£	
TV / satellite / cable	£	£	
TV licence	£	£	
Household maintenance	£	£	
Repairs / maintenance contracts	£	£	
Appliance rentals	£	£	
<b>Sub Total</b>	£	£	

Living Expenses			
Food	£	£	
Cleaning	£	£	
Toiletries	£	£	

**S.O.E. CONSULTANTS LIMITED**

Newspapers / magazines	£	£	
Cigarettes / tobacco	£	£	
Laundry / dry cleaning	£	£	
Clothing / footwear	£	£	
Pet food	£	£	
Nappies / baby items	£	£	
<b>Sub Total</b>	£	£	

<b>Transportation Costs</b>			
Car insurance	£	£	
Road tax	£	£	
Fuel	£	£	
MOT / maintenance	£	£	
Servicing	£	£	
Breakdown cover	£	£	
Public transport (e.g. season tickets)	£	£	
<b>Sub Total</b>	£	£	

<b>Insurance / Savings / Unsecured Loans</b>			
Regular savings	£	£	
Unsecured loans	£	£	
Credit / store card repayments	£	£	
Mortgage protection insurance	£	£	
Investments (non-mortgage related)	£	£	
Investments (mortgage-related)	£	£	
Life assurance	£	£	
Pension / AVC contributions	£	£	
Health insurance	£	£	

**S.O.E. CONSULTANTS LIMITED**

Building insurance	£	£	
Contents insurance	£	£	
Dental insurance	£	£	
Pet insurance	£	£	
<b>Sub Total</b>	£	£	

<b>Schooling</b>			
Nursery fees	£	£	
Private schooling fees	£	£	
Additional tuition fees	£	£	
Uniform	£	£	
Extra Curriculum Activities / Outings	£	£	
School Meals	£	£	
Transport	£	£	
Child care (before & after school)	£	£	
<b>Sub Total</b>	£	£	

<b>Miscellaneous</b>			
Subscriptions	£	£	
Memberships / professional subscriptions	£	£	
Maintenance / child Support / alimony payments	£	£	
Child care (other than before & after school care)	£	£	
Pocket money / allowance	£	£	
Holidays / outings	£	£	
Socialising	£	£	
Hobbies / interests	£	£	
Hairdressing / health treatments	£	£	
Work (lunches / travel costs etc.)	£	£	

**S.O.E. CONSULTANTS LIMITED**

Dentist / prescriptions / Opticians / glasses	£	£	
Vet bills	£	£	
Window cleaning	£	£	
Postage	£	£	
Lottery	£	£	
Course costs / fees	£	£	
Charitable gifts	£	£	
Gifts (birthdays / Christmas etc.)	£	£	
Court fines	£	£	
[Other]	£	£	
[Other]	£	£	
[Other]	£	£	
[Other]	£	£	
<b>Sub Total</b>	£	£	
<b>TOTAL EXPENDITURE</b>	£	£	