

CLIENT BUDGET CALCULATOR

Expenditure Items	Cost	Frequency - W M Q H or A
Mortgage / rent		
Council tax		
Water		
Landline and broadband		
Mobile phone		
General shopping for food etc.		
Public transport fares		
Own vehicle fuel		
Car parking costs		
Private vehicle congestion charges		
Vehicle servicing		
Vehicle insurance		
Vehicle breakdown cover e.g. AA RAC etc.		
Vehicle annual tax		
Vehicle PCP payments		
Home maintenance		
Gardening		
Gas		
Electricity		
House buildings and contents insurance		
Clothing		
TV / Sky / Netflix Etc.		
School Fees / Childcare costs		
Former spouse / child maintenance payments		
Gym subscription		
Holidays (Cost of holiday itself inc. kennel / cattery costs etc.)		
Holidays (Allowance for spending money whilst on holidays)		
Entertainment (Pubs, cinema, theatre, sports events etc.)		
Life insurance / Income Protection Insurance etc.		
Pet costs (food, insurance, grooming vaccinations etc.)		
Christmas and birthdays		
Club and society memberships		
Other subscriptions e.g. magazines		
Charity / Religious Donations		
Regular Investment e.g. Junior ISA payments		
Regular long-term cash deposit savings / cash ISAs		
Other monthly non-mortgage loan payments e.g. car loans		
Other		
Other		

Frequency codes – **W** – Weekly, **M** – Monthly, **Q** – Quarterly, **H** – Half-yearly, **A** – Annually.

Date Completed: _____ **Signed:** _____