

Amount How often Monthly average

Housing costs			
Mortgage			
Secured loan / second mortgage			
Rent			
Service charge / ground rent			
Building / contents insurance			
House repairs and upkeep			
Household bills and services			
Council tax			
Water			
Gas			
Electric			
Other fuels (coal, oil etc.)			
Life, medical or accident insurance			
Trade union or professional fees			
Appliance rental or hire purchase			
Service contracts (appliances, plumbing, electrics etc.)			
Window cleaner			
Court payments			
Criminal fines			
CCJs or decrees			
Parking tickets			
Communications			
TV Licence			
Landline			
Mobile			
Broadband			
Satellite / cable TV			
Travel costs			
Car finance			
Car servicing and MOT			
Road tax			
Car insurance			
Petrol or diesel			
Parking costs			
Public transport (bus, train, taxi etc)			
Housekeeping			
Groceries			
Toiletries			
Meals at work			
Pet food, vet bills and insurance			
Laundry / dry cleaning			
Clothing and footwear			

Children			
Childcare costs			
Child maintenance payments			
Pocket money			
School trips and activities			
School meals			
Education fees			
Savings for children			
Leisure and entertainment			
Tobacco and alcohol			
Sports or gym			
Socialising and eating out			
Hobbies			
Christmas, birthdays and other festivals			
Holidays			
Newspapers / magazines			
Donations to charity or religious institution			
Health and personal care			
Medicines or prescriptions			
Dentists			
Opticians			
Hairdressing			
Savings			
Private pension			
Emergencies			
Other essential costs			
TOTAL PER MONTH			