

Future Living Costs - ensure you check against Bank Statements - be realistic

Do not include anything you claim from employer or claim as business expense if you are self-employed.

	Client 1	Client 2	Combined
2nd / Other Mortgages	£	£	£
Rent	£	£	£
Council Tax	£	£	£
Utility Bills	£	£	£
Food and Household Goods	£	£	£
Telephone/Mobile	£	£	£
TV Licence inc. Sky	£	£	£
Home Insurance	£	£	£
Life Insurance	£	£	£
Travel costs & motoring (don't include car finance)	£	£	£
Maintenance for Dependents	£	£	£
Educational fees	£	£	£
Clothing	£	£	£
Pension Contributions (don't include if on payslip)	£	£	£
Holidays and Leisure	£	£	£
Alcohol Tobacco	£	£	£
Court Fines	£	£	£
Ground Rent & Services Charges	£	£	£
Regular Savings	£	£	£
Other - e.g. Pet ins, contact lenses, etc. - do not include credit card payments, loan payments etc.	£	£	£
Other	£	£	£
Other	£	£	£
Other	£	£	£
C. Total Living Costs	£	£	£