

<b>Essential Expenditure</b>	<b>John</b>	<b>Jane</b>	<b>Joint</b>	<b>Total</b>
Residential Mortgage	£0	£0	£628	£628
Buy to Let Mortgage(s)	£0	£0	£0	£0
Rent	£0	£0	£0	£0
Service Charge	£0	£0	£0	£0
Council Tax	£0	£0	£122	£122
Electricity	£0	£0	£47	£47
Gas	£0	£0	£50	£50
Water	£0	£0	£27	£27
Landline Telephone	£0	£0	£13	£13
Broadband	£0	£0	£11	£11
Digital TV (e.g. Sky)	£0	£0	£40	£40
TV Licence	£0	£0	£13	£13
Mobile Phones	£10	£30	£0	£40
Buildings & Contents Insurance	£0	£0	£35	£35
Maintenance Payments	£0	£0	£0	£0
Food	£0	£0	£280	£280
Life Assurance / Pension Contributions	£22	£24	£0	£46
Payment Protection	£0	£0	£0	£0
Healthcare	£0	£0	£0	£0
School / Nursery / College Fees	£0	£0	£480	£480
Children: Clothes/Pocket Money/School Dinners	£0	£0	£0	£0
Endowment Policies	£0	£0	£0	£0
Loan Repayments	£0	£0	£273	£273
Credit Cards	£0	£0	£0	£0
Public Transport	£0	£0	£0	£0
Fuel	£50	£60	£0	£110
Car Repairs	£0	£0	£0	£0
Car Servicing	£20	£20	£0	£40
Car Tax	£10	£10	£0	£20
Car Insurance	£31	£50	£0	£81
AA/RAC	£0	£0	£20	£20
Pet / Vet Bills	£0	£0	£0	£0
Professional Subscriptions	£0	£22	£0	£22
<b>Total Essential Expenditure</b>	<b>£143</b>	<b>£216</b>	<b>£2,039</b>	<b>£2,398</b>
<b>Non-Essential Expenditure</b>	<b>John</b>	<b>Jane</b>	<b>Joint</b>	<b>Total</b>
Entertainment / Social / Take Aways	£0	£0	£80	£80
Birthdays / Christmas	£0	£0	£20	£20
Gym Membership	£27	£0	£0	£27
Holidays	£0	£0	£0	£0
Charity	£0	£0	£0	£0
Children's Activities	£0	£0	£0	£0
Clothing / Hairdressing	£30	£30	£0	£60
<b>Total Non-Essential Expenditure</b>	<b>£57</b>	<b>£30</b>	<b>£100</b>	<b>£187</b>
<b>Income</b>	<b>John</b>	<b>Jane</b>	<b>Joint</b>	<b>Total</b>
Monthly Net Salary	£1,100	£1,700	£0	£2,800
Additional Income (e.g. Tax Credits)	£0	£0	£0	£0
Additional Income (e.g. Rent)	£0	£0	£0	£0
<b>Total Income</b>	<b>£1,100</b>	<b>£1,700</b>	<b>£0</b>	<b>£2,800</b>

## Monthly Budget Analysis

<b>Essential Expenditure</b>	<b>£2,398</b>	<b>Total Income</b>	<b>£2,800</b>
<b>Non-Essential Expenditure</b>	<b>£187</b>	<b>Net Disposable Income</b>	<b>£215</b>
<b>Expenditure Total</b>	<b>£2,585</b>		