

## *Record of expenditure*

House	Mortgage interest and capital repayment	
	Rent	
	Building contents insurance	
	Council tax	
	Decoration and maintenance	
	Gardening	
	TV licence	
Utilities	Electricity	
	Gas	
	Water	
	Telephones and broadband	
	Solid fuel	
Housekeeping	Food	
	Alcohol	
	Home entertainment	
	Media rental	
Motor	Fuel	
	Servicing	
	Insurance	
	Road tax	
	RAC/AA membership	
	Replacement allowance	

Travel and leisure	Rail and bus fares	
	Holidays	
	Club subscriptions	
	Entertainment	
	Tobacco	
	Books, magazines, newspapers	
	Sports/hobbies	
	Music and films	
Personal	Clothing	
	Presents	
	Pocket money and allowances	
	Charitable donations	
	Education	
	Maintenance or alimony	
	Loan/finance interest and charges	
Savings and personal insurance	Current investments	
	Pensions	
	ISAs	
	Life assurance	
	Income protection	
	Critical illness	
	Savings for repayment of mortgage	
	Other savings	