|  |  |  |  |
| --- | --- | --- | --- |
|  | **Current spend (monthly or weekly)** | **Current spend (annual)** | **Forecast retirement spend (annual)** |
| **Essential spending** |  |  |  |
| Rent or mortgage |  |  |  |
| Council Tax |  |  |  |
| Regular bills  (gas, electricity, water, and so on) |  |  |  |
| Phones, broadband, TV subscription, TV licence |  |  |  |
| Home and other (non-car) insurances  (contents, buildings, pet and so on) |  |  |  |
| Food, drink and household goods  (including the ‘weekly shop’) |  |  |  |
| Clothing and footwear |  |  |  |
| Home maintenance  (decorating, replacement furniture and fittings) |  |  |  |
| Medical costs  (dentist, prescriptions, glasses, medical insurance, other) |  |  |  |
| Car and travel costs  (car insurance, petrol, servicing, rail, buses, other) |  |  |  |
| Credit card and loan repayments  (excluding mortgage repayments) |  |  |  |
| **Discretionary spending** |  |  |  |
| Casual, day-to-day, spending  (coffees, snacks, newspapers, magazines etc.) |  |  |  |
| Presents and celebrations  (birthdays, Christmas, weddings, christenings etc) |  |  |  |
| Electronics, books, games |  |  |  |
| Gardening |  |  |  |
| Going out, nights in  (drinks, meals out, takeaways, cinema and so on) |  |  |  |
| Holidays/short breaks |  |  |  |
| Other leisure  (gym, sports clubs, societies) |  |  |  |
| Subscriptions  (Amazon Prime, magazines, books, wine delivery, recipes, crafts, etc) |  |  |  |
| Personal care  (hairdresser, barber, nail salon, beauty products etc) |  |  |  |
| Regular savings commitments  (contributions to ISAs etc.) |  |  |  |
| Other spending  (cleaner, dog walker, house sitter, etc.) |  |  |  |
| **Total expenditure** |  |  |  |
| **Total expenditure plus 5%\*** |  |  |  |

**\*For example, if Total expenditure is £20,000 you add on 5% by multiplying £20,000 by 1.05 = £21,000**