



EXPENDITURE QUESTIONNAIRE © Prestwood Software Limited 2006

NAME:	ANNUAL EXPENDITURE			Please refer to Important Notes on adjoining sheet		
	Now			Future Desired Lifestyle		
	Current Lifestyle		Survivor's Lifestyle	At Selected Retirement		Post Age 75/80
Housekeeping Expenses						<i>NOTE: In today's pounds please!</i>
Electricity						
Gas						
Water Rates						
Council Tax						
Home Telephone						
Repairs & Renewals						
Solid Fuel						
Oil						
Garden/Gardener/Plants etc						
Help in House						
House & Contents Insurance						
Other Insurance						
TV Licence						
Sky / Digital TV/ Modems						
Swimming Pool / Tennis Court Maintenance						
Any Other Expenses						
Alarm						
Internet						
Housekeeping, Food., etc						
Wines & Spirits						
Laundry & Dry Cleaning						
Pet Foods						
Holiday Home Expenses						
Other Private Annual Expenses (e.g. Yacht/Helicopter/Plane etc)						
TOTAL	0		0	0		0
Children & Grandchildren Expenses						
Childcare / Baby Sitters						
Clothing & Footwear						
Education Expenses						
Pocket Money						
Other Children's Expenses						
TOTAL	0		0	0		0
Personal Expenses						
Own Clothing & Footwear						
Partner's clothing & footwear						
Cigarettes & tobacco						
Eating Out						
Christmas & Birthday presents						
Holidays						
Subscriptions (Excl. AA/RAC etc)						
Sports / Hobbies						
BUPA/PPP/WPA Health Insurance						
Mobile Phones						
CD's/Books/Newspapers						
Other Misc. Spending Money						
Gifts to Charities						
Travelling Expenses other than Motoring						
Other Personal Expenses						
TOTAL	0		0	0		0



	Now			Future Desired Lifestyle		
	Current Lifestyle		Survivor's Lifestyle	At Selected Retirement		Post Age 75/80
Cost of Servicing Debts						
Mortgage on Main Residence						
Mortgage on other property						
Hire Purchase						
Bank Loans						
Bank Charges						
Maintenance Payments						
Other Similar Expenses						
TOTAL	0		0	0		0
Motoring Expenses						
Car Tax						
Car Insurance						
Petrol & Oil						
Servicing & Repairs						
AA/RAC subscription						
Annual Depreciation						
Other Motoring Expenses						
TOTAL	0		0	0		0
Investment & Life Assurance						
Life Assurance Premiums						
Endowment Premiums						
Pension Contributions						
Regular Saving in Building Society						
Regular Saving in ISA's etc						
Other savings & investment						
TOTAL	0		0	0		0
Professional Fees						
Accountants fees (non business)						
Dentist's fees						
Doctor's fees / prescriptions						
Financial Planners fees						
Optician's fees						
Osteopath / Chiro Fee's						
Veterinary Surgeon's Fees						
TOTAL	0		0	0		0

PLEASE NOTE: THERE IS NO NEED FOR YOU TO ADD THESE COLUMNS UP, WE WILL DO THAT FOR YOU!

OVERALL SUMMARY	Current Lifestyle		Survivor's Lifestyle		At Selected Retirement		Post Age 75/80
Housekeeping Expenses	0		0		0		0
Children & Grandchildren Expenses	0		0		0		0
Personal Expenses	0		0		0		0
Cost of Servicing Debts	0		0		0		0
Motoring Expenses	0		0		0		0
Investment & Life Assurance	0		0		0		0
Professional Fees	0		0		0		0
OVERALL TOTAL - Per Annum	0		0		0		0



Important Notes

The information you provide in this Questionnaire is extremely important in relation to your personal financial planning and a few words of explanation may be useful.

Current Lifestyle

The purpose of this column is to help you to identify the cost of your present standard of living. It is important to list the figures as accurately as possible as they will be used to establish whether currently your income exceeds your expenditure – and if so, by how much.

Survivor's Lifestyle

The figures entered under this heading should indicate your spouse & children's likely cost of living, had you died yesterday.

Desired Lifestyle

Most client's use this column to indicate (in today's pounds) the cost of the lifestyle they would like to enjoy on achieving financial independence or on retiring. Although it is important to make the estimates 'realistic' it is also important to include whatever expenditure would be necessary in order to achieve the 'lifestyle of your dreams'. It has been said that a 'dream is an unplanned ambition'. With the aid of Financial Planning it is often possible to create a plan, the implementation of which will enable the 'dream' to be achieved – thus making it a realistic objective.

Post Age 75/80

For most people, the prospect of jetting around the world, or jumping into and out of a yacht, after age 75 or 80 is unrealistic. We have therefore found that the majority of people expect their expenditure to fall when they are 'older' due to the inability to live a truly active life. This column therefore provides an opportunity to allow for reduced expenditure in the latter stages of life. More importantly, it provides the scope to allow for INCREASED expenditure in the early stages of retirement when you SHOULD be fit enough and YOUNG enough to enjoy it! Please therefore feel free to express your needs for an 'active' retirement in column 3.

Remember, in later life other costs may be incurred such as help in house, nursing home costs etc. These will be allowed for in the production of your financial plan and discussed as and when necessary.