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# RETIREMENT PLANNING |

- WORKBOOK

## Expenditure

This workbook belongs to:

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## Annual Expenditure Analysis Per Year

Item	Amount	
	Monthly	Annual
<b>Basic - Home</b>		
Mortgage/rent		
Council tax		
Water		
Electricity		
Gas		
TV - Satellite		
Alarm Security		
Home telephone internet		
Mobiles		
Home insurance/contents		
Food and housekeeping		
Cleaning		
Property maintenance		
Garden maintenance		
<b>Sub-total</b>		

Item	Amount	
	Monthly	Annual
<b>Basic - Vehicles</b>		
Car depreciation or payment		
Petrol/diesel		
Servicing and maintenance		
Car Insurance		
Car Other		
<b>Sub-total</b>		

Item	Amount	
	Monthly	Annual
<b>Basic - Personal</b>		
Clothing		
Wines/spirits alcohol		
Magazines - Subscriptions		
Beauty/grooming		
Public transport/taxis		
Childcare		
Cigarettes		
Charitable donations		
Gifts		
Pets		
<b>Sub-total</b>		

Item	Amount	
	Monthly	Annual
<b>Basic - Medical</b>		
Private medical insurance		
Dentist		
Optician		
<b>Sub-total</b>		

Item	Amount	
	Monthly	Annual
<b>Luxury</b>		
School Fees		
<b>Sub-total</b>		

Item	Amount	
	Monthly	Annual
<b>Leisure</b>		
Sports/hobbies		
Holidays and travel		
Entertainment		
Eating out		
Cash withdrawals		
<b>Sub-total</b>		

Milestones - e.g World Cruise 2022 £30,000.	
<b>Sub-total</b>	

Total	
Basic	
Leisure	
Luxury	
<b>Grand Total</b>	