

# Income & Expenditure

Annual (net)    Monthly (net)  
Salary

	Monthly	Annually
Mortgage/Rent		
Debts (loans/car finance)		
Council Tax		
Utilities		
Mobile		
TV/Wifi		
Travel (work/car)		
Insurance (life/home/car)		
Childcare		
Leisure (subscriptions/meals out/hobbies/entertainment)		
Clothing		
Holidays		
Savings		
Pensions		
Other		
<b>TOTALS</b>		

**Surplus Income** (Total Salary – Total Expenditure)

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