



Utopia Group

INCOME & EXPENDITURE STATEMENT

CLIENT NAME(S)

INCOME

	MONTHLY Net	MONTHLY Gross	ANNUALLY Net	ANNUALLY Gross
PAYE (Inc Pension)				
Dividends				
Self Employment				
Investment Taxed				
Investment un Taxed				
Other				
TOTALS				

MONTHLY EXPENDITURE

HOME

SECTIONS 2,3, & 4 AS DETAILED BELOW NEED TO BE COMPLETED & AGREED WITH YOUR FINANCIAL PLANNER

	(1) CURRENT	(2) REDUCED TO ON ILL HEALTH	(3) REDUCED TO UPON PREMATURE DEATH	(4) REDUCED TO IN RETIREMENT
Mortgage/Rent				
Household Maintenance				
Council Tax				
Water Rates				
Gas Bill				
Electricity Bill				
Home Phone Bill				
Internet Bill				

Mobile Phone Bill(s)				
TV Licence				
SKY				
Cleaner				
Gardner				
Window Cleaner				
Bank Account Fees				
Overdraft Cost				
SUB TOTAL				

INSURANCE

	CURRENT	REDUCED TO ON ILL HEALTH	REDUCED TO UPON PREMATURE DEATH	REDUCED TO IN RETIREMENT
Mortgage Payment Insurance				
Mortgage Term Assurance				
Level Term Assurance				
Private Medical Insurance				
Healthcare Cash Back Scheme				
Pet Insurance				
Buildings & Contents Insurance				
Gas & Plumbing Cover				
SUB TOTAL				

DEBT REPAYMENTS

	CURRENT	REDUCED TO ON ILL HEALTH	REDUCED TO UPON PREMATURE DEATH	REDUCED TO IN RETIREMENT
Personal Loan				
Hire Purchase				
Credit Cards				

Store Cards				
SUB TOTAL				
LIVING				
	CURRENT	REDUCED TO ON ILL HEALTH	REDUCED TO UPON PREMATURE DEATH	REDUCED TO IN RETIREMENT
Food & Household Shopping				
Leisure				
Pet Food				
Drinking				
Smoking				
Clothing				
Social Events				
SUB TOTAL				
TRANSPORT & TRAVEL				
	CURRENT	REDUCED TO ON ILL HEALTH	REDUCED TO UPON PREMATURE DEATH	REDUCED TO IN RETIREMENT
AA/RAC Membership				
Rail/Bus/Coach/Taxi				
Car Maintenance / MOT				
Car Insurance				
Parking				
Petrol/Diesel/Gas				
Car Loan Repayments / Budget				
SUB TOTAL				
FAMILY				
	CURRENT	REDUCED TO ON ILL HEALTH	REDUCED TO UPON PREMATURE DEATH	REDUCED TO IN RETIREMENT

Childcare/Play Schemes				
School / University Fees				
Other Education Costs				
School Meals				
School Trips				
Hobbies				
Social Events				
Beauty Treatments				
Charity Donations				
Tax & NI Provisions (SE Only)				
Newspapers / Magazines				
Dentistry				
Haircuts				
Optical Bills				
Complimentary Therapy				
SUB TOTAL				

SAVINGS & INVESTMENTS

	CURRENT	REDUCED TO ON ILL HEALTH	REDUCED TO UPON PREMATURE DEATH	REDUCED TO IN RETIREMENT
Saving Schemes				
ISAs				
Investments				
Buying Shares				
Pension Payments				

SUB TOTAL				
ADHOC ANNUAL				
	CURRENT	REDUCED TO ON ILL HEALTH	REDUCED TO UPON PREMATURE DEATH	REDUCED TO IN RETIREMENT
Cost of Christmas				
Cost of Winter Holiday				
Cost of Summer Holiday				
Cost of Birthdays				
Cost of New Furnishings				
Cost of New Appliances				
SUB TOTAL				
GRAND TOTALS				
ADDITIONAL COMMENTS				