	Estimated monthly outgoings	(£)
	Mortgage/rent	
ľ	Council tax	
ľ	Gas and Electricity	
-	Water	
-	Insurance costs, house, contents, health etc.	
-	Food and housekeeping	
-	Clothing	
-	Telephone	
Ī	Broadband	
ľ	Subscription and memberships	
A	Car costs, tax, insurance, fuel, servicing	
ľ	Children's expenditure and gifts	
Ī	Entertainment	
Ī	Other - list	
Ī		
Ī		
Ī	Total estimated monthly outgoings (a)	
	Estimated monthly Income	(£)
	Income from job	
	Income from partner	
Ī	Benefits	
ľ	Other - list	
Ī		
B		
	Total estimated monthly income (b)	
	Total estimated monthly outgoings (a)	
	Total estimated monthly income (b)	
		(£)
C	Difference between income and outgoings	
	here is a shortfall, where will this come from? Action plan	
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