

# EXPENDITURE QUESTIONNAIRE © Provident Solutions Ltd 2008

Email Version - Please complete figures, save and email back to us within 7 days. Thank you.

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

	Now			Future Desired Lifestyle		
	Current Lifestyle		Survivor's Lifestyle	At Selected Retirement		Post Age 75/80
<b>Cost of Servicing Debts</b>						
Mortgage on Main Residence	0		0	0		0
Mortgage on other property	0		0	0		0
Hire Purchase	0		0	0		0
Bank Loans	0		0	0		0
Bank Charges	0		0	0		0
Maintenance Payments	0		0	0		0
Other Similar Expenses	0		0	0		0
<b>TOTAL</b>	<b>0</b>		<b>0</b>	<b>0</b>		<b>0</b>

<b>Motoring Expenses</b>						
Car Tax	0		0	0		0
Car Insurance	0		0	0		0
Petrol & Oil	0		0	0		0
Servicing & Repairs	0		0	0		0
AA/RAC subscription	0		0	0		0
Annual Depreciation	0		0	0		0
Other Motoring Expenses	0		0	0		0
<b>TOTAL</b>	<b>0</b>		<b>0</b>	<b>0</b>		<b>0</b>

<b>Investment &amp; Life Assurance</b>						
Life Assurance Premiums	0		0	0		0
Endowment Premiums	0		0	0		0
Pension Contributions	0		0	0		0
Regular Saving in Building Society	0		0	0		0
Regular Saving in ISA's etc	0		0	0		0
Other savings & investment	0		0	0		0
<b>TOTAL</b>	<b>0</b>		<b>0</b>	<b>0</b>		<b>0</b>

<b>Professional Fees</b>						
Accountants fees (non business)	0		0	0		0
Dentist's fees	0		0	0		0
Doctor's fees / prescriptions	0		0	0		0
Financial Planners fees	0		0	0		0
Optician's fees	0		0	0		0
Osteopath / Chiro Fee's	0		0	0		0
Veterinary Surgeon's Fees	0		0	0		0
<b>TOTAL</b>	<b>0</b>		<b>0</b>	<b>0</b>		<b>0</b>

<b>OVERALL SUMMARY</b>	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
<b>OVERALL TOTAL - Per Annum</b>	<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>

## 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 latter 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.

## ***NOTES FROM CLIENT***

Please feel free to add notes here and email back to us at [paul@providentsolutions.co.uk](mailto:paul@providentsolutions.co.uk)