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## YOUR RETIREMENT EXPENDITURE

Name:

Date:

**Gardner Financial Management is regulated by the Financial Conduct Authority.  
FCA number 732088. .**

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## Annual Expenditure Analysis

Item	Amount	
	Monthly	Annual
Basic - Home		
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		
Sub-total		

Basic - Vehicles	Amount	
	Monthly	Annual
Car Upgrade (average)		
Car payment		
Petrol/diesel		
Servicing and maintenance		
Car Insurance		
Car Other		
Sub-total		

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

Basic - Medical	Amount	
	Monthly	Annual
Private medical insurance		
Dentist		
Optician		
Life insurance/Critical Illness		
Sub-total		

Luxury	Amount	
	Monthly	Annual
School Fees		
Sub-total		

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

## Totals

Basic

Leisure

Luxury

Grand Total

## One-Off Future Expenses

E.g. Travel Asia in 2021 = £££ / New Kitchen in 2022 = £££