



Income	Employment	Retirement
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Employment Income		
Occupational Pension		
Private Pension		
State Pension		
Investment/Savings		
Rental Income		
Other Income		
<b>Total</b>		

Core Outgoings		
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Mortgage/Rent		
Maintenance Payments		
Loans/Unsecured Debt		
Council Tax		
Water		
Gas & Electric		
Telephone		
TV		
Food		
Transport		
Other		

Discretionary Outgoings		
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Lifestyle		
Eating Out		
Regular Coffees		
Clubs/Gym		
Alcohol/Smoking		
Transport /2nd/3rd car		
Health Insurance		
Music/Books/newspapers		
Hobbies		
Clothing		
Holidays		
Home furnishings		
Subscriptions		
Private Medical		
Gifts/ Gifts to Charity		
University		
Christmas		
Other		