

SCHEDULE OF OUTGOINGS

INCOME NEEDS (for you)

Schedule 1 – Conventional Schedule of Outgoings

Worked example before application of the proposed hierarchy of needs.

Schedule 2 – Proposed Hierarchy Applied

Worked example following application of the proposed hierarchy of needs.

SECTION 1 HOUSING – MAIN HOME

Mortgage instalments: interest only mortgage	–
Mortgage instalments: repayment mortgage	£1,600.00
Rent	–
Ground rent	–
Service charge	–
Endowment payments	–
Residents' Association	–
Council Tax	£199.33
Gas	£150.00
Electricity	£225.00
Coal	–
Other fuel e.g. calor gas, oil	–
Water rates	£55.00
General maintenance, repairs, decorations	£200.00
Boiler – servicing and maintenance	£80.00
Central heating system	£30.00
Aga	–
Replacement/servicing of electrical appliances	£75.00
Insurance	–
Buildings insurance	£35.00
Contents insurance	£20.00
Burglar alarm	£15.00
Gardens/grounds maintenance	£15.00
Septic tank	–
Pest control	£10.00
Other (specify)	–
SECTION TOTAL	£2,709.33

Mortgage instalments: interest only mortgage	–
Mortgage instalments: repayment mortgage	£1,600.00
Rent	–
Ground rent	–
Service charge	–
Endowment payments	–
Residents' Association	–
Council Tax	£199.33
Gas	£150.00
Electricity	£225.00
Coal	–
Other fuel e.g. calor gas, oil	–
Water rates	£55.00
General maintenance, repairs, decorations	£200.00
Boiler – servicing and maintenance	£80.00
Central heating system	£30.00
Aga	–
Replacement/servicing of electrical appliances	£85.00
Insurance	–
Buildings insurance	£35.00
Contents insurance	£20.00
Burglar alarm	£15.00
Gardens/grounds maintenance	£30.00
Septic tank	–
Pest control	£10.00
Other (specify)	–
SECTION TOTAL	£2,734.33

SECTION 2 FOOD AND HOUSEHOLD

Supermarket	£700.00
Butcher	£70.00
Fishmonger	£50.00
Wines, spirits and beer	£75.00
Additional food	£40.00
Entertaining	£50.00
Religious festivals	£50.00
Other foodstuffs not included above	£10.00
Hardware/cleaning materials/other not incl. above	£25.00
SECTION TOTAL	£1,070.00

Supermarket	£1,045.00
Butcher	£0.00
Fishmonger	£0.00
Wines, spirits and beer	£0.00
Additional food	£0.00
Entertaining	£0.00
Religious festivals	£50.00
Other foodstuffs not included above	£0.00
Hardware/cleaning materials/other not incl. above	£25.00
SECTION TOTAL	£1,120.00

SECTION 3 CLOTHES, FOOTWEAR etc

Clothes	£150.00
Sports clothes	£50.00
Footwear	£75.00
Sports footwear	£25.00
Jewellery	£15.00
Handbags	£15.00
Coats	£35.00
Other accessories	£20.00
Other (specify)	–
SECTION TOTAL	£385.00

Clothes	£170.00
Sports clothes	£30.00
Footwear	£75.00
Sports footwear	£25.00
Jewellery	£0.00
Handbags	£0.00
Coats	£35.00
Other accessories	£20.00
Other (specify)	–
SECTION TOTAL	£355.00

SECTION 4 OTHER EXPENSES

Telephone/fax – domestic	–
Mobile telephone	£80.00
Computer maintenance, repairs etc	£40.00
Internet connection	£40.00
Software subscriptions e.g. anti-virus, firewall	£15.00
TV licence	£15.00
Broadband, telephone and basic television package, including bundle	£75.00
Newsagent	–
Postage	–
Laundry, dry cleaning and shoe repairs	£35.00
Stationery	£15.00
Garden: plants, seeds, sundries	£25.00
Pet food	–
Vet bills	–
Kennel, grooming etc	–
Pet insurance	–
Other (specify)	–
SECTION TOTAL	£340.00

Telephone/fax – domestic	–
Mobile telephone	£80.00
Computer maintenance, repairs etc	£40.00
Internet connection	£40.00
Software subscriptions e.g. anti-virus, firewall	£15.00
TV licence	£15.00
Broadband, telephone and basic television package, including bundle	£56.00
Newsagent	–
Postage	–
Laundry, dry cleaning and shoe repairs	£35.00
Stationery	£15.00
Garden: plants, seeds, sundries	£25.00
Pet food	–
Vet bills	–
Kennel, grooming etc	–
Pet insurance	–
Other (specify)	–
SECTION TOTAL	£321.00

SECTION 5 DOMESTIC HELP

Cleaner	–
Gardener	£100.00
Window cleaner	£20.00
Handyman	£50.00
Driver/chauffeur	–
Childcare/holiday care	£400.00
Babysitter	–
Other (specify)	–
SECTION TOTAL	£570.00

Cleaner	–
Gardener	£100.00
Window cleaner	£20.00
Handyman	£0.00
Driver/chauffeur	–
Childcare/holiday care	£400.00
Babysitter	–
Other (specify)	–
SECTION TOTAL	£520.00

SECTION 6 CAR AND OTHER TRANSPORT

Road tax	£17.00
Insurance	£60.00
Servicing, maintenance and repairs	£75.00
Depreciation	–
Petrol/diesel and oil	£167.00
Car wash/valet	£20.00
Congestion charge	–
Parking expenses	£25.00
RAC/AA/Other vehicle recovery	£10.00
Vehicle lease	–
Non-private travel expenses, e.g. taxi, train	£30.00
Other (specify)	–
SECTION TOTAL	£404.00

Road tax	£17.00
Insurance	£60.00
Servicing, maintenance and repairs	£95.00
Depreciation	–
Petrol/diesel and oil	£167.00
Car wash/valet	£0.00
Congestion charge	–
Parking expenses	£25.00
RAC/AA/Other vehicle recovery	£10.00
Vehicle lease	–
Non-private travel expenses, e.g. taxi, train	£30.00
Other (specify)	–
SECTION TOTAL	£404.00

SECTION 7 PERSONAL EXPENDITURE

Hairdressing	£50.00
Optician	£35.00
Beautician	£15.00
Cosmetics and toiletries	£60.00
Health club/gym membership/personal trainer	£85.00
Tobacco	–
Dentist/hygienist	£60.00
Medical expenses	£30.00
Private medical expenses insurance, e.g. BUPA	£30.00
Other private medical expenses	£50.00
Chemist/pharmaceutical expenses	£25.00
Pocket money for personal items	–
Other (specify)	–
SECTION TOTAL	£440.00

Hairdressing	£50.00
Optician	£35.00
Beautician	£0.00
Cosmetics and toiletries	£55.00
Health club/gym membership/personal trainer	£85.00
Tobacco	–
Dentist/hygienist	£80.00
Medical expenses	£30.00
Private medical expenses insurance, e.g. BUPA	£30.00
Other private medical expenses	£50.00
Chemist/pharmaceutical expenses	£25.00
Pocket money for personal items	–
Other (specify)	–
SECTION TOTAL	£440.00

SECTION 8 ENTERTAINMENT, HOBBIES, HOLIDAYS

Restaurant meals	£50.00
Theatre, cinema, concerts	£80.00
Museums, exhibitions, fairs	–
Other spectator events, e.g. sports	–
CDs/DVDs/books	£10.00
Evening and other class/workshop fees	–
Hobby equipment, e.g. golf clubs	–
Family holiday	£300.00
Weekend breaks (self only)	£60.00
Christmas expenses (excluding food)	£60.00
Birthday and other gifts, parties etc.	£20.00
Film development, photographic costs	–
Other (specify)	–
SECTION TOTAL	£580.00

Restaurant meals	£80.00
Theatre, cinema, concerts	£0.00
Museums, exhibitions, fairs	–
Other spectator events, e.g. sports	–
CDs/DVDs/books	£10.00
Evening and other class/workshop fees	–
Hobby equipment, e.g. golf clubs	–
Family holiday	£200.00
Weekend breaks (self only)	£0.00
Christmas expenses (excluding food)	£60.00
Birthday and other gifts, parties etc.	£20.00
Film development, photographic costs	–
Other (specify)	–
SECTION TOTAL	£370.00

SECTION 9 INSURANCE AND SAVINGS

Life insurance	£30.00
Family protection cover	—
Mortgage protection insurance	£30.00
Sickness and accident insurance	£30.00
Other insurance, e.g. ‘All Risks’	£5.00
Travel insurance	£5.00
Regular savings	£100.00
Pension contributions (not deducted at source) *	—
Other (specify)	—
SECTION TOTAL	£200.00

* Case specific

Life insurance	£30.00
Family protection cover	—
Mortgage protection insurance	£30.00
Sickness and accident insurance	£30.00
Other insurance, e.g. ‘All Risks’	£5.00
Travel insurance	£5.00
Regular savings	£50.00
Pension contributions (not deducted at source) *	—
Other (specify)	—
SECTION TOTAL	£150.00

SECTION 10 EMPLOYMENT EXPENSES

Travel expenses	£50.00
Lunches	£200.00
Special clothing, footwear, equipment	£25.00
Subscriptions	£15.00
Professional associations	£15.00
Union fees	—
Other (specify)	—
SECTION TOTAL	£305.00

Travel expenses	£50.00
Lunches	£200.00
Special clothing, footwear, equipment	£25.00
Subscriptions	£15.00
Professional associations	£15.00
Union fees	—
Other (specify)	—
SECTION TOTAL	£275.00

SECTION 11 MISCELLANEOUS

Donations to charities, churches, etc.	£25.00
Contribution to dependants	—
Bank charges	£5.00
Loan repayments or credit charges	—
Other items of expenditure not detailed elsewhere	—
SECTION TOTAL	£30.00

Donations to charities, churches, etc.	£25.00
Contribution to dependants	—
Bank charges	£5.00
Loan repayments or credit charges	—
Other items of expenditure not detailed elsewhere	—
SECTION TOTAL	£30.00

TOTAL
personal income needs **£7,033.33**

TOTAL
personal income needs **£6,719.33**

INCOME NEEDS (children)

Schedule 1 – Conventional Schedule of Outgoings

Schedule 2 – Proposed Hierarchy Applied

SECTION 12 EDUCATION EXPENSES FOR CHILDREN

School fees	–
University fees	–
Fares/travel to school/college	£75.00
Extras on the school bill	£25.00
School meals	£100.00
Uniform and special clothing, incl. for sports	£65.00
Extra tuition *	£40.00
School books, educational materials and required PE equipment	£100.00
Dancing lessons	£60.00
Clothing and footwear for dancing	£30.00
Music lessons	£160.00
Cost of instrument	£12.00
Riding lessons	–
Riding clothes and equipment	–
Swimming lessons	£27.00
Drama lessons	–
School photographs	£2.00
Other (specify)	–
SECTION TOTAL	£696.00

School fees	–
University fees	–
Fares/travel to school/college	£75.00
Extras on the school bill	£25.00
School meals	£100.00
Uniform and special clothing, incl. for sports	£65.00
Extra tuition *	£60.00
School books, educational materials and required PE equipment	£100.00
Dancing lessons	£70.00
Clothing and footwear for dancing	£30.00
Music lessons	£160.00
Cost of instrument	£12.00
Riding lessons	–
Riding clothes and equipment	–
Swimming lessons	£40.00
Drama lessons	–
School photographs	£5.00
Other (specify)	–
SECTION TOTAL	£742.00

* Case specific

SECTION 13 CLOTHING AND FOOTWEAR FOR CHILDREN

Clothes (if not incl. above)	£80.00
Sports clothes (if not incl. above)	£35.00
Footwear (if not incl. above)	£40.00
Sports footwear (if not incl. above)	–
Coats	£40.00
Accessories	£20.00
Other (specify)	–
SECTION TOTAL	£215.00

Clothes (if not incl. above)	£80.00
Sports clothes (if not incl. above)	£35.00
Footwear (if not incl. above)	£40.00
Sports footwear (if not incl. above)	–
Coats	£40.00
Accessories	£20.00
Other (specify)	–
SECTION TOTAL	£215.00

Schedule 1 – Conventional Schedule of Outgoings

Schedule 2 – Proposed Hierarchy Applied

SECTION 14 ACTIVITIES AND HOLIDAYS FOR CHILDREN

Sports and other equipment (if not incl. above)	£35.00
Sports club membership	£80.00
Cubs/Scouts/Brownies/Guides	£60.00
Trips/activities	£175.00
Toys/equipment	£75.00
Books/CDs/DVDs	£35.00
Computer games	£55.00
Hobby equipment, e.g. paints, golf clubs	–
Cinema/theatre/pop concerts/festivals	£30.00
Museums/exhibitions/fairs	–
Other (specify)	–
SECTION TOTAL	£545.00

Sports and other equipment (if not incl. above)	£35.00
Sports club membership	£80.00
Cubs/Scouts/Brownies/Guides	£60.00
Trips/activities	£175.00
Toys/equipment	£75.00
Books/CDs/DVDs	£35.00
Computer games	£55.00
Hobby equipment, e.g. paints, golf clubs	–
Cinema/theatre/pop concerts/festivals	£30.00
Museums/exhibitions/fairs	–
Other (specify)	–
SECTION TOTAL	£460.00

SECTION 15 MISCELLANEOUS FOR CHILDREN

Baby requisites, nappies, toiletries etc.	–
Dentist/hygienist	£35.00
Optician	£20.00
Medical expenses	£20.00
Chemist/pharmaceutical expenses	£15.00
Mobile telephone	£15.00
Toiletries/make-up	£35.00
Hairdressing	£30.00
Laundry, dry cleaning and shoe repairs	£15.00
Travel to activities and contact arrangements	£50.00
Birthday parties	£25.00
Christmas/birthday/other presents	£50.00
Presents for friends/other family members	–
Pocket money for children	£20.00
Cars	–
Other (specify)	–
SECTION TOTAL	£330.00

Baby requisites, nappies, toiletries etc.	–
Dentist/hygienist	£35.00
Optician	£20.00
Medical expenses	£20.00
Chemist/pharmaceutical expenses	£15.00
Mobile telephone	£15.00
Toiletries/make-up	£25.00
Hairdressing	£30.00
Laundry, dry cleaning and shoe repairs	£15.00
Travel to activities and contact arrangements	£50.00
Birthday parties	£25.00
Christmas/birthday/other presents	£50.00
Presents for friends/other family members	–
Pocket money for children	£50.00
Cars	–
Other (specify)	–
SECTION TOTAL	£350.00

TOTAL
children income needs **£1,786.00**

Grand total (monthly) **£8,819.33**

Annual total **£105,831.96**

TOTAL
children income needs **£1,767.00**

Grand total (monthly) **£8,486.33**

Annual total **£101,835.96**