

First Time Buyer - Outgoings checklist

Use this list to help you work out your current and projected outgoings.

Item of expense	Notes [e.g. pay by Direct Debit]	Current			Projected		
		Month £	Quarter £	Annual £	Month £	Quarter £	Annual £
Rent/mortgage repayments							
Insurances:							
• buildings							
• contents							
Life assurance							
Endowment policies							
Gas supply							
Central heating maintenance							
Electricity supply							
Electrical equipment maintenance							
Water (supply)							
Water (waste)							
Council Tax							
Telephone (landline)							
Telephone (mobile)							
TV licence							
Motoring expenses:							
• insurance							
• road fund licence							
• fuel							
• breakdown cover							
• maintenance							
• regular parking fees							
Travel to work costs							
Professional subscriptions							
Entertainment:							
• theatre							
• cinema							
• music							
• books							
• sport							
• eating out							
Holidays							
Medical insurance							
Dentist, optician etc.							

Clothes							
Garden supplies & maintenance							
Regular grocery bills							
Credit card repayments							
Store card repayments							
Loan repayments							
Charitable donations							
Society/club membership fees							
Home improvements							
New property: furnishing, decorating, etc.							
Totals							
Grand total							