INDEPENDENT FINANCIAL MANAGEMENT

Northwich Office
Drake House, Gadbrook Way,
Gadbrook Park,
Northwich, Cheshire,
CW9 7RA

Nantwich Office
Bank Chambers,
3 Churchyardside,
Nantwich, Cheshire,
CW5 5DE

01606 338914 hello@hwifm.co.uk

INCOME & EXPENDITURE ANALYSIS

Names: **Date Completed:**

Income

	Client 1	Client 2	Joint
Monthly income from Employment / pensions:			
Other monthly income			
Total net monthly income			

Expenditure

Mortgage / Rent			
Council Tax			
Gas			
Electricity			
Water			
Phone (mobile / home phone)			
Food			
Car / Travelling expenses (petrol, insurance, tax)			
Housekeeping			
Ground rent / Service Charges			
Building / Contents / Home Insurances			
Combined Utilities			
Clothing			
TV / Satellite / Internet			
School Fee / Childcare			
Transport			
Gym			
Holidays			
Entertainment / Socialising			
Saving / Investments			
Pension / Life Insurance contributions			
Credit card / Loan Repayments			
Maintenance / Alimony			
Other			
Total expenditure			
Total disposable income			

Details of liabilities (Loans, Credit Cards, Mortgage, Maintenance, Other)

Type	Provider	Amount Outstanding	Monthly Repayment	Term Remaining	Interest	Other