

Category	Description of Spend	Monthly Expenditure	Annual Expenditure	Averaged Monthly Outgoings
Children	Childcare/Play Schemes			
Children	Baby Sitting			
Children	Children's Travel			
Children	Laundry/Dry Cleaning			
Children	Nappies/Baby Extras			
Children	Pocket Money			
Children	School Meals			
Children	School Trips			
Clothes	New Clothes			
Clothes	New Children's Clothes			
Clothes	Work Clothes			
Consumables	Food and Household Shopping			
Consumables	Eating Out			
Consumables	Coffees/Sandwiches/Snacks			
Consumables	Drinks for Home			
Consumables	Drinking Out			

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Consumables	Cigarettes			
Consumables	Meals at work			
Consumables	Pet Food			
Consumables	Other			
Consumables	Other			
Consumables	Other			
Credit	ALL Credit repayment (from debt tracker)			
Credit	Other			
Education	Your Courses			
Education	School Fees			
Education	University Tuition Fees			
Education	Other Education Costs			
Health	Dentistry			
Health	Haircuts			
Health	Optical Bills			
Health	Complimentary Therapies			

Category	Description of Spend	Monthly Expenditure	Annual Expenditure	Averaged Monthly Outgoings
Home	Mortgage or rent			
Home	Bank Account Fees			
Home	Overdraft Costs			
Home	waste removal costs			
Home	Water charges			
Home	Gas			
Home	Electricity			
Home	Oil			
Home	Household Maintenance:			
Home	Garden Maintenance			
Home	Cleaning Products/Cleaner			
Home	Home Phone			
Home	Internet			
Home	Mobile Phone			
Home	Other			
Home	Other			

Category	Description of Spend	Monthly Expenditure	Annual Expenditure	Averaged Monthly Outgoings
Insurance	Buildings & Contents Insurance:			
Insurance	Mortgage Payment Protection			
Insurance	Pets			
Insurance	Travel			
Insurance	Boiler cover			
Insurance	washing machine cover			
Insurance	Other cover			
Insurance	Other cover			
Insurance	Private Medical Insurance			
Insurance	Dental Insurance			
Insurance	Healthcare Cash plans			
Other	Computer costs / subscriptions			
Other	Hobbies			
Other	Pet Costs			
Other	Shopping for Fun			
Other	Big Days Out			

Category	Description of Spend	Monthly Expenditure	Annual Expenditure	Averaged Monthly Outgoings
Other	Books/Music/Films/Computer Games			
Other	Cinema/Theatre Trips			
Other	Satellite/Digital TV Subscription			
Other	Fitness/Sports/Gym			
Savings	Regular Savings			
Savings	Lump Sum Savings			
Savings	other savings			
Savings	Investments			
Savings	Buying Shares			
Savings	Pension Payments			
Special Occasions	Christmas			
Special Occasions	Birthdays			
Special Occasions	other			
Transport	Breakdown Cover/Roadside Recovery			
Transport	Rail/Bus/Coach/Taxi			
Transport	Car Maintenance			

Category	Description of Spend	Monthly Expenditure	Annual Expenditure	Averaged Monthly Outgoings
Insurance	Car Insurance			
Transport	Car Tax			
Transport	Parking			
Transport	Petrol/Diesel			
Transport	Other			
Transport	Other			
Vacations	Summer Vacation			
Vacations	Winter Vacation			
other	Regular Charity Donations			
other	Tax Provisions			
Other	Cash Spend			

<b>Category</b>	<b>Description of Spend</b>	<b>Monthly Expenditure</b>	<b>Annual Expenditure</b>	<b>Averaged Monthly Outgoings</b>