

Spending Plan/ Expenditure Sheet			
Calculated on a weekly /monthly basis		Year	
1. Household	Euro €		5. Health Care
Rent/Mortgage			Dental
Service Charges			Drugs
Property and Contents Insurance			Health Insurance
Mortgage Protection Insurance			other
Home Repairs			other
Garden Up keep			other
Local Property Tax			other
other			other
other			other
Weekly/Monthly Total	€0.00		Weekly/Monthly Total
			€0.00
2. Utilities	Euro €		6. Other Insurance/Pension
Groceries			Life Insurance
Electricity			Pension (no deductible)
Gas			Optician
Mobile 1			Dental
Mobile 2			Health Insurance
Heating Fuel			Income Continuance
TV Licence			other
Cable			other
Refuse Collection			other
WIFI			other
other			other
Weekly/Monthly Total	€0.00		Weekly/Monthly Total
			€0.00
3. Laon/Repayments	Euro €		7. Person Expenses
Car 1			Cloths
Car 2			Gym/ other Membership
Furniture			Educational
Appliances			Union
Personal Loan			Professional membership
Credit Union Loan			Social Costs
Christmas Club			Hairdressing/Hair Cut
Holiday Club			Holidays
other			Christmas Gifts
other			other
other			other
Weekly/Monthly Total	€0.00		Weekly/Monthly Total
			€0.00
4. Children Costs	Euro €		8. Transport Costs
School fees			Petrol
Schools fees			Car Tax
College Fees			car Insurance
College fees			Car Maintenance
Books			Bus/Train
Extra Curricular Activities			Bicycle
Extra Curricular Activities			other
Uniform/Clothing/Shoes			other
Uniform/Clothing/Shoes			other
Transport			
Pocket Money			
Baby Sitter			
Chief Care			
Health and Dental			
Christmas			
Birthday gifts			
Phone Credit/Bill			
other			
other			
Weekly/ Monthly Total	€0.00		Weekly/Monthly Total
			€0.00
Total Expenditure Weekly/Monthly		€0.00	

Income Sheet				
Calculated on a weekly /monthly basis				
1. What you earn/Income		Euro €	2. What we spent our money on	
			Euro €	
Gross Monthly/weekly Income			a. Total household costs	
less various deductions			b.Total utilities, gas/electricity/waste etc.,	
Paye/tax			c.Total Loans/Repayments	
prsi			d.Total Children costs	
pension			e.Total health costs	
saving			f. Toatal other insurance costs	
health insurance			g. Total pension costs	
Income continuance Insurance			h. Total personal costs	
Local Property tax			i. Total transport costs	
other			j. Total other costs	
Net Monthly/weekly income				
Income form other sources				
Bonases				
Child Benefit				
net income from investments				
net income from deposits				
Net income form Dividends				
net income form odd work/jobs				
other				
other				
other				
Weekly/Monthly income total	€0.00		weekly/Monthly Total	0
Difference between Income and spend	€0.00			
3. What we owe/Debt		Euro €	4. What we own/Assets	
			Euro €	
Balance outstanding on Mortgage			Value of family home	
Balance outstanding on car loan			Value of Contents of Family Home	
Balance outstanding on Bank loan			Value on investment apartment	
balance outstanding on Credit Union Loan			value on other property(s)	
Balance outstanding on credit card(s)			value on other property(s)	
Balance outstanding on overdraft			Current value of car 1	
Other outstanding balances			Current value of car 2	
Other outstanding balances			Valuables- jewellery	
Other outstanding balances			Value of Shares	
			Value of Bitcoin	
			Value of other cryptocurrency	
			value of other investments	
			Cash on hand	
			Cash in current account(s)	
			Cash in Deposit/share account	
			Surrender value of any ins policy	
			Value of Pension	
Value of Contents of Family Home	€0.00		Total Value	€0.00

Before making any financial decisions you should seek independent Financial/Legal/o

Possible process to examine your financial situation

1. Be honest and take your time
2. Complete expenditure for current situation, go back over your bank account for the last 12 months
3. Complete the income sheet and spend sheets
4. Calculate the difference between income and spend
5. Look at outstanding loans - when will they be paid off by?
5. Now look. At your assets - what do they look like
are you asset rich but income poor

6. Now do the same for when you are retired
7. Be honest and take your time
8. what pension income will you have
9. Will you work part time
10. what will be the difference between your income and spend
11. Look at the balance on outstanding loans when you retire - when will they be paid off
12. what assets do you have
are you asset rich but income poor

Possible major expenditure when retiring

- a. mortgage (possibility of over 25% still paying mortgage when they retire)
- b. rent if not a home owner
- c. child support if finishing school /college (could cost over €50,000 for 4 years of college not including a
- d. health insurance
- e. day to day spending
- f. replace car
- g. home improvements/adjustments for later life
future Home care/later live care

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- 1 Set time aside on a weekly/monthly basis to examine your expenditure
- 2 No spend day - can you cook a meal to last 2 days or use ingredients over 2 days

- 3 Have you been with the same provider for the last few years- could you change and save money, but re:
- 4 How long will it take to pay back money borrowed
- 5 Can I increase my income

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ad the small print

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