Financial information – expenditure

Your full name	
Date completed	

Please read this before you start

This sets out what you spend each month. It helps you each and both work out what you will need after separation.

- Please give your monthly spending now, and what you expect it to be after separation.
- All figures are in pounds sterling. If you pay for anything in another currency, please convert it into pounds.
- If something is paid yearly, divide it by 12.
- If something is paid every 4 weeks, divide by 4, multiply by 52.2, then divide by 12. For example, £200 every 4 weeks is £217.50 a month.
- If you don't know an exact figure, give your best estimate.
- If something does not apply to you, write "N/A". This shows you have not missed it.
- If you have a second home, please give its costs in the notes at the end.
- Each group ends with a total box. Please add up the figures in that group and enter the total. The summary at the end brings these totals together.

If you are unsure about any part of this, ask us at your next meeting.

Housing

	Now	After separation
Mortgage payments		
Mortgage protection premiums		
Rent		
Ground rent		
Service charge		
Council tax		
Water		

	Now	After separation
Buildings insurance		
Contents insurance		
Gas		
Electricity		
Other fuel (for example oil or wood)		
Landline		
Mobile phone, including data		
Broadband and Wi-Fi		
TV licence		
TV packages (for example Sky)		
TV streaming (for example Netflix)		
Online subscriptions (for example Amazon Prime or cloud storage)		
Home security		
Home emergency cover		
Decorating, inside and out		
Boiler or heat pump servicing		
Servicing of other appliances		
Appliance insurance		
Chimney sweep		
Septic tank or cesspit emptying		
Swimming pool		
Garden plants and supplies		
House plants and flowers		
Total		

 © Start Mediation Ltd 2026

Household

	Now	After separation
Food and household goods		
Wines, spirits and beer		
Pharmacy items		
Laundry and dry cleaning		
Shoe repairs		
Newspaper and magazine subscriptions		
Stationery and postage		
Cleaner		
Window cleaner		
Gardener		
Other domestic help (not childcare)		
Pet food		
Vet		
Pet insurance		
Kennels or cattery		
Other pet costs		
Total		

Clothes and footwear (for you only)

	Now	After separation
Clothes		
Footwear		
Accessories		
Total		

Car

	Now	After separation
Car finance or leasing payments		
Road tax		
Insurance		
Servicing, MOT and repairs		
Tyres		
Fuel or charging		
Car wash or valeting		
Parking		
Tolls and charging zones		
Breakdown cover		
Saving towards replacing the car		
Total		

Work costs

	Now	After separation
Travel to and from work		
Lunches		
Professional or union subscriptions		
Total		

Insurance and savings

	Now	After separation
Life insurance		
Critical illness or income protection insurance		
Private medical insurance		

 © Start Mediation Ltd 2026

	Now	After separation
Other insurance not listed elsewhere		
Regular savings		
Pension contributions		
Total		

Personal

	Now	After separation
Hairdressing		
Toiletries and cosmetics		
Optician		
Dentist		
Prescriptions and other medical costs		
Beauty treatments		
Gym or health club		
Tobacco or vaping		
Taxis		
Train, bus and other fares		
Total		

Holidays, leisure and hobbies

	Now	After separation
Eating and drinking out		
Parties and entertaining		
Theatre, cinema and concerts		
Sporting and other events		
Books, music and films		

	Now	After separation
Evening and other classes		
Club and society subscriptions		
Hobby equipment		
Sport		
Holidays		
Weekend breaks		
Christmas		
Birthday and other gifts (not for the children)		
Total		

Other

	Now	After separation
Loan and credit card repayments		
Bank charges		
Accountancy fees		
Payments to other dependants		
Payments under a court order		
Child maintenance paid		
Charity donations		
Anything else not listed elsewhere		
Total		

Children: school and education

	Now	After separation
School fees		
Extras on school bills		

 © Start Mediation Ltd 2026

	Now	After separation
Extra lessons and tutoring		
Travel to and from school		
University costs		
School meals		
Uniform and sports kit		
Sports and other equipment		
Music, dance, riding, swimming or other lessons		
Holiday courses, clubs and camps		
School trips		
Total		

Children: other

	Now	After separation
Childcare (nanny, au pair, childminder or nursery)		
Babysitting		
Clothes and footwear		
Jewellery and accessories		
Hairdressing		
Dentist and medical costs		
Books, games and toys		
Mobile phones		
Pocket money		
Birthday and Christmas presents for them		
Presents they give to others		

	Now	After separation
Birthday parties		
Days out, cinema, eating out and other entertainment		
Holidays		
Total		

Summary

	Now	After separation
Housing		
Household		
Clothes and footwear		
Car		
Work costs		
Insurance and savings		
Personal		
Holidays, leisure and hobbies		
Other		
Children: school and education		
Children: other		
Total monthly outgoings		

 © Start Mediation Ltd 2026

Notes

Use this space for anything you want to explain, or anything not listed above.