



Power up your protection conversations

Lifestyle and spending tracker

Monthly spending is a fact of life. Some outgoings are essentials, others are luxuries.

Use this tracker with your clients to find out more about their monthly spending habits and how much they'd need to maintain their lifestyle, if they lost an income.

Regular monthly spend	Monthly cost	Essential or luxury?	Regular monthly spend	Monthly cost	Essential or luxury?
Mortgage or rent			Home insurance		
Council tax			Home maintenance		
Utility bills (gas, water, electricity)			Children's costs, such as school uniforms, lunches and trips		
Food and groceries			TV and monthly subscription services		
Broadband and phone			TV licence		
Car finance payments			Pension contributions		
Car maintenance, service, MOT, fuel			Regular savings/emergencies		
Car insurance			Hobbies, eating out, clothes, treats, shopping		
Holidays			Protection insurance		
Travel, including taxis, trains and car parking			Birthdays, special occasions, Christmas		



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