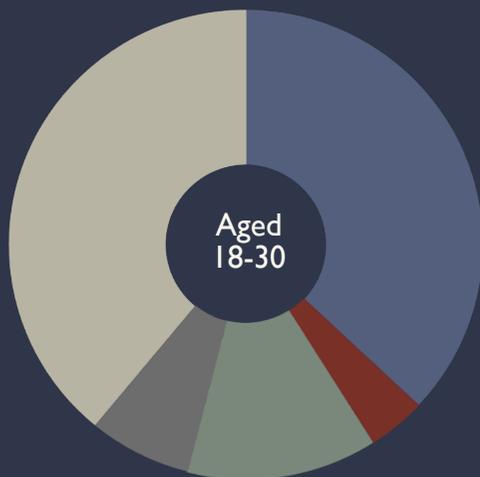


Budget Planning

Single with no children

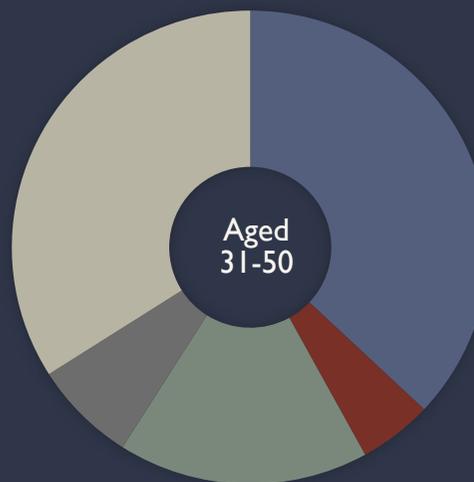
Income : £1500 to £2500 net per month*



Food/bills/ travel/leisure	30-49%	£600-£980
Rent/mortgage	33-40%	£660-£800**
Pension	10-15%	£200-£300
Regular savings	5-10%	£100-200
Protection	3-5%	£60-80

Family with young children and mortgage

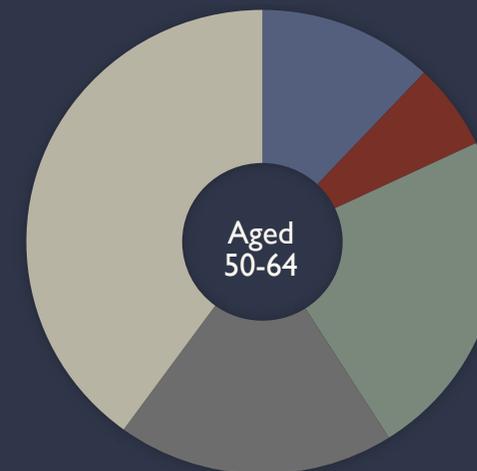
Income : £2500 to £4500 net per month*



Food/bills/ travel/leisure	24-43%	£540-£1505
Rent/mortgage	33-40%	£1155-£1400**
Pension	15-20%	£525-£700
Regular savings	5-10%	£175-£350
Protection	4-6%	£140-£210

Family with older children, nearing retirement

Income : £3500 to £6000 net per month*



Food/bills/ travel/leisure	33-47%	£570-£1505
Rent/mortgage	0-25%	£0-£1250**
Pension	20-25%	£1000-£1250
Regular savings	33-47%	£500-£1250
Protection	5-7%	£250-£500

* net income = after tax and NI.

** assuming a repayment mortgage. If interest only, this should be the sum of both the mortgage and savings vehicle.