

Budget and Benefit Planner

This simple exercise will help you analyse your household spending and understand which bills you could potentially reduce, cancel or, are committed to paying. This will assist you and your broker with knowing, which is the most appropriate product for your circumstances.

Mortgage	£0	Balance	£	Lender	
Rent	£0				
Council Tax	£0				
Utilities (electricity, gas, water)	£0				
Food	£0				
TV Entertainment Packages	£0				
Mobile Phone	£0				
Broadband (inc, in TV package above)	£0				
Credit Card x 1	£0	Balance	£	Lender	
Credit Card x 2	£0	Balance	£	Lender	
Credit Card x 3	£0	Balance	£	Lender	
Credit Card x 4	£0	Balance	£	Lender	
Pilates	£0				
Lifestyle (social events, holidays, school trips)	£0				
Clothes	£0				
Loans x 1	£0	Balance	£	Lender	
Loans x2	£0	Balance	£	Lender	
TV License	£0				
Car Insurance / Tax / Maintenance	£0				
Car Finance	£0				
Child Care (monthly)	£0				
Savings	£0				
Insurance Home	£0				
Insurance Life / Critical Illness Cover / Pet. (If payments are not kept up to date they could be cancelled, but you would be left without cover)	£0				
Petrol	£0				
Additional Expenses	£0				
TOTAL	£0				

What is your total household income? (salary, benefit, maintenance etc) £0 (gross) + child benefit £0
child benefit.....

What is your typical disposable income for a month after expenses? £.....

Employee Benefits Checklist

Whether you are starting a new job or have been in your current role for a while it is important to know which benefits your employer provides should you die or become too ill to work.

Use this employee checklist to check what your employer would pay and which policies you have to meet your financial commitments should your employer not support you. If you are unsure your HR department will assist you.

Planning could ensure loved ones don't struggle with finances, at the time its needed most.

1. How much life cover is provided by your employer? This is often called death in service Benefit.

£...?.....

2. How much sick pay are you entitled to?

Number of weeks at Full pay Per week = £0.....

followed by 26 weeks at Half pay if consecutive Per week = £0.....

Do you receive 2 or 4 times your annual income???.....

3. Do you have any extra benefits you are entitled to should you become ill? For example, critical illness cover? Not that I am aware of.

£...Don't know.....

Total Value of employee benefits	£
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4. Consider is this enough? Does your cover meet the cost of your mortgage, or leave enough so loved ones can keep their home long term, if they rent? YES / NO

5. What other savings or money can you rely on if you off long-term sick?

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