

PLANNED EXPENDITURE

EXAMPLE

DATE: _____

Plan your spending and achieve your financial goals with this short, medium, and long-term expense tracker.

TIME FRAME	EVENT	AMOUNT NEEDED	DATE NEEDED	HOW FUNDED	NOTES
SHORT TERM*	New car deposit	£5,000	2 years	Savings account with bank, building society, or ISA	All allow quick and ready access
	Holidays	£3,000	1 year		
	Bits and pieces	£2,000	3 years		

TIME FRAME	EVENT	AMOUNT NEEDED	DATE NEEDED	HOW FUNDED	NOTES
MEDIUM TERM**	Moving house	£20,000	10 years	ISA, general investment account	Only one ISA allowed per person (husband /wife/partner can have one each)
	Major family holiday	£20,000	10 years		
	Childrens education	£25,000	5-10 years		

TIME FRAME	EVENT	AMOUNT NEEDED	DATE NEEDED	HOW FUNDED	NOTES
LONG TERM***	Retirement	£500,000	30 years	Pension/ ISA/Bond/ General investment account	Many different types of pension; private and company
	Help Children buy 1st home	£50,000	30 years		
	'Leave work fund'	£100,000	30 years		

- * SHORT TERM: 1 - 2 YEARS
- ** MEDIUM TERM: 2 - 10 YEARS
- *** LONG TERM: 10 YEARS +