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| **Estimated costs** | **Monthly cost (£)** |
| Mortgage/rent | £250.00 |
| Council tax | £0 |
| Gas and electricity | £15.24 |
| Water rates | £6.34 |
| All personal and property insurances | £0 |
| Clothing | £30.00 |
| Food and housekeeping | £150.00 |
| Telephone | £15.00 |
| Hire charges (TV, DVD etc.) | £15.00 |
| Subscriptions (clubs, magazines etc.) | £22.50 |
| Entertainment (meals and drinks) | £100.00 |
| Car tax, insurance, service and maintenance | £0 |
| Children's expenditure and presents | £20.00 |
| Credit card, loan and other personal debt repayments | £0 |
| National Insurance | £0 |
| Travel | £50.00 |
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| **Total costs (£)** | £679.08 |

**Survival Budget**