



LowQuotes
Financial Planning

FINANCIAL PLANNING CHECKLIST FOR NEW HOMEOWNERS



Monthly Budgeting & Saving

- Set up a “Home Expenses” fund for repairs, oil, and emergencies. Budget for seasonal costs like winter heating and Christmas.
- Track regular bills like Wi-Fi, alarm, bins, and TV license.



Maintenance & Repairs

- Schedule annual maintenance like boiler service and gutter cleaning.
- Plan bigger repairs in advance and watch for sales on tools and materials.



Bills & Utilities

- Track your electricity, gas, oil, and water use to spot savings.
- Compare providers regularly for better energy, waste, and broadband deals.
- Include non-essentials like internet and TV licence in your budget to avoid surprise bills.



Furniture & Appliances

- Stagger big purchases and focus on essentials first.
- Save for future replacements and prioritise needs over wants.



Outdoor & Seasonal Costs

- Budget for outdoor care like lawn tools, furniture, and electricity.
- Buy seasonal items early to spread the cost over time.



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Mortgage, Insurance & Tax

- Review your mortgage regularly, especially after a fixed-rate ends, and compare home insurance each year to ensure good value.
- Compare life cover options and budget yearly for LPT.



Organisation & Oversight

- Keep a folder (digital or physical) for receipts, warranties, and appliance manuals.
- Track renewal dates for utilities and insurance, and review your budget quarterly.

