



## 2. NEEDS & EXPENDITURE ANALYSIS

### SCHEDULE OF EXPENDITURE & NEEDS BUDGET REPORT

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|                             |   |
|-----------------------------|---|
| CASE FILE REFERENCE:        | Practice Case: Dr J. Miller vs Dr L. Miller |
| CLIENT / INSTRUCTING PARTY: | Practice Case: Dr J. Miller vs Dr L. Miller |
| PERIOD UNDER REVIEW:        | 3.8 Months (3.8 Months Statement Analysis)  |
| PREPARED BY:                | AccountScope Platform                       |
| REPORT GENERATED DATE:      | 06/06/2026                                  |

#### CONFIDENTIALITY & LIABILITY NOTICE

Warning: The Report Integrity Score™ measures database completeness, split reconciliation, categorisation coverage, and audit trails. Direct manipulation of the PDF will invalidate the cryptographical seal. Locked columns represent transaction-calculated cash values.

## Executive Summary

This Needs Budget / Schedule of Expenditure report has been forensic-compiled from imported bank transaction data for the case file Practice Case: Dr J. Miller vs Dr L. Miller. The underlying statement duration covers 3.8 months, which forms the basis for all calculated monthly equivalent rates. In accordance with instruction parameters, the "Current Costs" column reflects direct ledger-calculated averages, while adjustments are recorded separately in the manual overrides and future needs columns to preserve auditability.

## Budget Allocation Rollups (Monthly)

| Metrics                                      | Calculated Monthly Total |
|--|--------------------------|
| Total Base Current Cost (Direct Bank Ledger) | £4,130.69                |
| Total Manual Overrides / Adjustments         | £0.00                    |
| Total Adjusted Current Cost                  | £4,130.69                |
| Total Proposed Future / Needs Budget         | £5,018.05                |
| Allocation Split: Applicant Share            | £2,509.03                |
| Allocation Split: Respondent Share           | £2,509.03                |
| Allocation Split: Child Needs Share          | £0.00                    |

## Report Integrity Score™ Dashboard

96.5%

COURT

Reconciliation Level: 100%

Categorisation Coverage: 100%

Average AI Confidence: 95%

Validation Checks: PASSED

' All validations passed. Report reconciled and approved for court submission.

## Schedule of Expenditure / Needs Budget

| Category Sub-Item    | Current Monthly | Adjustment | Proposed Needs | Difference | Auditor Notes  |
|----------------------|-----------------|------------|----------------|------------|--|
| <b>HOUSING</b>       |                 |            |                |            |  |
| Mortgage             | £962.63         | £0.00      | £1850.00       | +£887.37   | Nationwide monthly mortgage payments, verified by transaction history. |
| Rent                 | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Council tax          | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Water rates          | £131.88         | £0.00      | £131.88        | £0.00      | None   |
| Gas/Electricity      | £641.65         | £0.00      | £641.65        | £0.00      | None   |
| Home insurance       | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Maintenance/Repairs  | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Garden               | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| <b>HOUSEKEEPING</b>  |                 |            |                |            |  |
| Food                 | £570.91         | £0.00      | £570.91        | £0.00      | None   |
| Cleaning             | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Laundry              | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| <b>CAR/TRANSPORT</b> |                 |            |                |            |  |
| Car loan/lease       | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Petrol               | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Insurance            | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Road tax             | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Maintenance          | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Public transport     | £517.33         | £0.00      | £517.33        | £0.00      | None   |
| <b>EMPLOYMENT</b>    |                 |            |                |            |  |
| Uniform              | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Professional fees    | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| <b>INVESTMENTS</b>   |                 |            |                |            |  |
| Pensions             | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| Savings              | £0.00           | £0.00      | £0.00          | £0.00      | None   |
| <b>PERSONAL</b>      |                 |            |                |            |  |

| Category Sub-Item | Current Monthly | Adjustment | Proposed Needs | Difference | Auditor Notes |
|-------------------|-----------------|------------|----------------|------------|---------------|
| Clothing          | £441.44         | £0.00      | £441.44        | £0.00      | None          |
| Hair/Beauty       | £0.00           | £0.00      | £0.00          | £0.00      | None          |
| Healthcare        | £218.54         | £0.00      | £218.54        | £0.00      | None          |
| <b>RECREATION</b> |                 |            |                |            |               |
| Holidays          | £0.00           | £0.00      | £0.00          | £0.00      | None          |
| Gym               | £0.00           | £0.00      | £0.00          | £0.00      | None          |
| Entertainment     | £334.10         | £0.00      | £334.10        | £0.00      | None          |
| <b>CHILDREN</b>   |                 |            |                |            |               |
| School fees       | £312.21         | £0.00      | £312.21        | £0.00      | None          |
| School trips      | £0.00           | £0.00      | £0.00          | £0.00      | None          |
| Toys              | £0.00           | £0.00      | £0.00          | £0.00      | None          |
| Clothing          | £0.00           | £0.00      | £0.00          | £0.00      | None          |

## One-Off Large Expenditures (> £1,000)

| Date | Counterparty                          | Amount | Status | Audit Reason |
|------|---------------------------------------|--------|--------|--------------|
| -    | No transaction found exceeding £1,000 | -      | -      | -            |

## Auditor Override & Split Adjustment History

| Date       | Target Area        | Action details                         | Auditor Justification  | User    |
|------------|--------------------|--|--|---------|
| 2026-06-06 | Housing - Mortgage | Proposed Future Needs set to: £1850.00 | Nationwide monthly mortgage payments, verified by transaction history. | Analyst |