

# LOOK BEYOND YOUR MORTGAGE

It's amazing how easily your  
day-to-day outgoings mount up.



The basic cost for a couple to raise a child from birth to age 18 is £71,611.<sup>1</sup>



It costs around £7,160 a year for a part-time nursery place.<sup>2</sup>



The average household spends £1,533 a year on water, gas and electricity.<sup>3</sup>

The average unsecured consumer debt per household is £7,057<sup>4</sup>.  
How would you pay your regular outgoings if anything happened to you?

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Sources: 1 [www.cpag.org.uk](http://www.cpag.org.uk) Cost of a Child 2020 report – cost excludes housing, childcare and council tax.  
2 Average cost of a child under 2, 25 hours a week, [www.familyandchildcaretrust.org](http://www.familyandchildcaretrust.org), Childcare Survey 2021.  
3 & 4 [www.themoneycharity.org.uk](http://www.themoneycharity.org.uk), The Money Statistics report, May 2021.

To find the best way to protect you and your family, talk to us today.

Call The Team on 0115 9445777

Renshaw Wealth  
11 Bath Street  
Ilkeston  
Derbyshire  
DE7 8AH  
[advice@renshawwealth.co.uk](mailto:advice@renshawwealth.co.uk)  
<https://www.facebook.com/RenshawWealth>

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