



A clear understanding of your average monthly expenses serves as the core to a successful financial plan. Please complete this form as best you can. This form is divided between Basic and Discretionary Living expenses to help our upcoming conversations regarding your Plan. The bottom section helps us understand real estate equity and debts, as well as other liabilities.

Basic Living Expenses Monthly

Household Expenses

Rent (See Page 2 For Mortgage Payment)	\$
Utilities (Gas/ Cable/ Electricity/ Water/ Internet)	\$
Home Repairs/ Maintenance	\$
Household Supplies	\$
Property Tax, HOA, Homeowner's / Renter's Insurance	\$
Other Basic Household Expenses	\$
Other Basic Household Expenses	\$

Meals & Entertainment

Groceries	\$
Essential Entertainment	\$

Personal Care

Clothing	\$
Products/ Maintenance	\$

Healthcare

Medicare/ Supplemental Insurance	\$
Out-of-Pocket Payments	\$
Dental	\$
Eye Doctor/ Glasses	\$
Prescriptions & Other Basic Healthcare Expenses	\$

Transportation

Auto Lease Payments	\$
Maintenance & Fuel	\$
Taxes, Registration, etc.	\$
Other Basic Transportation Costs	\$

Leisure & Hobbies

Essential Spending	\$
Gifts & Holidays	\$

Discretionary Living Expenses Monthly

Household Expenses

Home Improvement	\$
Home 2 Total Expenses (Exclude P&I)	\$
Home 3 Total Expenses (Exclude P&I)	\$
	\$
	\$
	\$
	\$

Meals & Entertainment

Dining Out	\$
Entertainment	\$

Personal Care

The Extras	\$
Products/ Maintenance	\$

Healthcare

Other Out-of-Pocket Insurance	\$
	\$
	\$
	\$
	\$

Transportation

Discretionary Travel	\$
Vacations	\$
	\$
	\$

Leisure & Hobbies

Discretionary Spending	\$
Gifts & Holidays	\$



Expense Worksheet

Basic Living Expenses	Monthly
Professional & Tax Considerations	
Legal/ Attorney	\$
Accountant/ CPA	\$
Charitable Contributions	\$
Other Basic Professional Expenses	\$
Miscellaneous	
	\$
	\$
	\$
	\$
	\$
Total Basic Monthly	\$
Total Basic Annually	\$

Discretionary Living Expenses	Monthly
Professional & Tax Considerations	
Charitable Contributions	\$
Gifts	\$
	\$
	\$
Miscellaneous	
	\$
	\$
	\$
	\$
	\$
Total Discretionary Monthly	\$
Total Discretionary Annually	\$

Debts	Balance	Monthly Payment P & I Only	Interest Rate	Payoff Date
Primary Home Mortgage	\$	\$	%	
Primary Home 2nd Mortgage/ Home Equity Loan	\$	\$	%	
Home 2	\$	\$	%	
Home 3	\$	\$	%	
Credit Card	\$	\$	%	
Credit Card	\$	\$	%	
Automobile Loan	\$	\$	%	
Automobile Loan	\$	\$	%	
	\$	\$	%	
	\$	\$	%	
Total Debts Monthly		\$		
Total Debts Annually		\$		