

In order to create a comprehensive personalized financial plan it is necessary to gain as much insight into your financial life as possible. Please use this worksheet as a guide to help us better understand your cash flows. Each client's situation is different and this sheet may not include all the expenses you have in your life. Please add additional categories on the back of this sheet or on an additional sheet of paper if necessary to help us better understand your situation.

Basic Expenses

Mortgage/Rent

Balance _____ Term _____ Interest Rate _____ P&I Payment _____ Escrow _____

\$ _____

Property Taxes

\$ _____

Home/Renters Insurance

\$ _____

Home Maintenance (Repairs, Improvements, etc.)

\$ _____

Auto Insurance/Liability Insurance

\$ _____

Utilities (Electric, Gas, Water, Phone, Cable, Cell, Internet, etc.)

\$ _____

Healthcare Costs (Health Insurance, Disability Insurance, Dental, Gym, etc.)

\$ _____

Life Insurance

\$ _____

Child Care

\$ _____

Food/Groceries (Food, Toiletries, Household Items, etc.)

\$ _____

Clothing

\$ _____

Transportation (Gasoline, Maintenance, Parking, Bus, Registrations, Tolls, etc.)

\$ _____

Auto Loan

\$ _____

Debt Payments (Credit Card, Student Loan, Other, Loans)

\$ _____

Savings (Emergency Fund, Retirement (401k,IRA,etc.), Investments)

\$ _____

Other (Please Describe)

\$ _____

Total Basic Expenses

\$ _____

Discretionary Expenses

Entertainment (*Movies, Concerts, Hobbies, Newspapers, Magazines, Sporting Events, Memberships, etc.*)

\$ _____

Travel/Vacations

\$ _____

Special Occasions

\$ _____

Pet (Supplies, Food, Veterinarian Visits)

\$ _____

Dining Out

\$ _____

Charitable Contributions

\$ _____

Misc. Expenses

\$ _____

Other Expenses _____

\$ _____

Total Discretionary Expenses

\$ _____

Total Expenses = Basic Expenses + Total Discretionary Expenses

\$ _____