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Kar-Mel

FINANCIAL PLANNERS

41 Washington Ave. Ste #308 • Grand Haven, Michigan 49417

MONTHLY CLIENT EXPENSES

NAME _____

DATE _____

ESSENTIAL

Housing	
Mortgage/Rent	
Property Taxes Winter _____ / 12 = _____	
Property Taxes Summer _____ / 12 = _____	
Total Housing	
Utilities	
Gas	
Electric	
Phone/Cable/Internet	
Cell Phone	
Garbage	
Water	
Total Utilities	

Groceries <i>(food, toiletries, cleaning supplies, etc.)</i>	
Transportation	
Vehicle Payment	
Gas	
Maintenance	
License Plate Tag Renewal _____ / 12 = _____	
Total Transportation	
Quarterly Estimated Tax (divide by 3)	
Total Credit Card Minimum Payments	
Total Student Loan Minimum Payments	

Insurance Premiums	
Health	
Life	
Disability (short & long term)	
Long Term Care	
Home/Umbrella	
Auto	
Total Insurance Premiums	
Misc. Health Expenses <i>(co-pays, deductibles, prescriptions)</i>	
Vision	
Dental	
401k Loan	
Other:	
TOTAL ESSENTIAL	

DISCRETIONARY

Giving <i>(tithes/donations)</i>	
Saving/Investing	
Personal Care <i>(hair, massage, nails)</i>	
Spending money/ Entertainment	
Gym	

Dining out	
Vacations	
Pet <i>(food, vet, grooming, preventatives)</i>	
Gifts	
Housekeeping	
Snow/Yard	

Decorating/Maintenance	
Clothing	
Dry Cleaning/Alterations	
Other:	
TOTAL DISCRETIONARY	

ESSENTIAL & DISCRETIONARY COMBINED

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