

		Expenses for :	
		Date	
Basic/Required Expenses			
Description	Monthly Amount	Annual Amount	
1. Residential Mortgage			
a. Principal & Interest			
b. Real Estate Taxes			
c. Homeowners Ins.			
2. Rent			
3. Condo Fees			
4. Vacation/Investment Home			
a. Principal & Interest			
b. Real Estate Taxes			
c. Homeowners Insurance			
5. Property Taxes (not in 1 or 4)			
6. Gift and/or Estate Taxes			
7. Auto Loans			
8. Auto Leases			
9. Other leases			
10. Other Required Insurance			
a. Auto			
b. Other			
11. Other Legally Required Payments			
a. Alimony			
b. Child Support			
c. Other Legal Settlements			
12. Advisor Fees			
a. Accountant			
b. Financial Planner			
c. Investment Advisor			
d. Other			
13. Utilities(gas,oil,electric,wood)			
14. Telephone			
15. Water			
16. Sewer			
17. Trash Removal			

18.Auto Operation/Maintenance				
a.Gasoline & Oil				
b.Engine & Other Repair				
c.New Tires				
d.License & Registration				
19.Unreimbursed Traveling Expenses				
a.Tolls				
b.Public Transportation				
c.Parking Fees				
20.Home Maintenance & Repair				
21.Other Property Maintenance & Repair				
22.Medical Expenses (Unreimbursed/Out of Pocket)				
a.Doctor Visits				
b.Dentist Visits				
c.Glasses & Medical Equipment				
d.Medicine				
23.Food				
a.Groceries				
b.Meals Outside the Home				
24.Clothes				
a.Purchases				
b.Dry Cleaning				
25.Personal Grooming Products & Services				
a.Barber Shop				
b.Hairdresser				
c.Soap,Shampoo etc.				
25.Home Cleaning Products				
26.Other Required Expenses				
a.				
b.				
c.				
d.				
e.				

Discretionary/Optional				
Expenses				
27.Charitable Contributions				
28.Cable TV				
29.Cell Phones				
30.House Cleaning				
31.Home Furnishings				
32.Gifts				
33.Pet Care				
34.Professional Lawn Maintenance & Snow Removal				
35.Child Care				
a.Babysitting				
b.Allowances				
c.Camps				
d.Athletic Team Fees				
e.Toys				
f.Music & Other Lessons				
g.Other				
36.Vacations				
a.Travel Expense				
b.Lodging				
c.Meals				
d.Other				
37.Local Recreation				
a.Sporting Events				
b.Plays/Movies				
c.Video Rentals				
d.Restaurants				
e.Food Ordered In				
f.Other				
38.Hobbies				
39.Books,Magazines,Papers				
40.Seminars,Tuition				
41.Other Discretionary Expenses				
Income Taxes				
a.Federal				

b.State				
c.Local				
d.Social Security(FICA)				
e.Other				
Savings				
a.Pension Plans				
b.401ks or 403bs				
c.IRAs				
d.SEPs,Keoghs				
e.Savings Plans				
f.Other				