

PERSONAL ANNUAL EXPENSE STATEMENT

Liabilities	Amount	Rate	Savings/investments	Amount
Mortgage payment or rent	_____	_____	Retirement deductions:	
			client	_____
Real estate taxes	_____	_____	spouse	_____
Other property mortgage	_____	_____	Total	_____
Auto loan # 1	_____	_____		
# 2	_____	_____		
Personal loans	_____	_____	Income Taxes	
Charge account # 1	_____	_____	Federal	_____
# 2	_____	_____	State	_____
Other _____	_____	_____	Local	_____
Total	_____	_____	Total	_____

Auto Expenditures

Gas & oil	_____
Maintenance & repair	_____
Licensing	_____
Parking & miscellaneous	_____
Total	_____

Household Expenditures

Food	_____
Clothing	_____
Doctor	_____
Dentist	_____
Prescription drugs	_____
Personal care	_____
Utilities / Internet	_____
Telephone	_____
Vacation, travel	_____
Daycare/private school	_____
Home owner's association	_____
Gardener, housekeeping	_____
Pets and veterinarian	_____
Recreation, entertainment, hobbies	_____
Education	_____
Books, magazines, newspaper	_____
Laundry, cleaners	_____
Home improvements	_____
Contributions	_____
Gifts	_____
Total	_____

Insurance Expenses

Life insurance: client	_____
spouse	_____
Health insurance: client	_____
spouse	_____
Disability income: client	_____
spouse	_____
Automobile	_____
Home owners	_____
Umbrella liability	_____
Other _____	_____
Other _____	_____
Total	_____

Directions: Our goal on this sheet is to capture all of your expenses, and then take the data to forecast your future expenses. Please provide annual figures where possible; otherwise, list the period covered, e.g. per month, per quarter, per 6 months. Also, bear in mind that we will use these items to forecast your future cash flows; in many cases your recent past expenses will be a good proxy for future expenses. If, however, you have had "one-time," expenses such as remodeling, large gifts, etc., please exclude those and provide your best estimate of what those expense categories will look like in the future.