# EXPENSE WORKSHEET

**CLIENT NAME:** _____

**DATE:** _____

## ANNUAL LIVING EXPENSES

| Fixed Monthly Expenses | |
|---|---|
| Mortgage payment or rent | |
| 2nd home mortgage | |
| HOA Dues | |
| Automobile note | |
| Personal loans | |
| Credit cards | |
| Life insurance | |
| Disability insurance | |
| Medical insurance | |
| Long-term care insurance | |
| Homeowner's insurance | |
| Automobile insurance | |
| Umbrella liability insurance | |
| Federal income taxes | |
| State income taxes | |
| FICA | |
| Real estate taxes | |
| Other taxes | |
| Savings (regularly) | |
| Investments (regularly) | |
| Retirement Plan Contributions | |
| Other: | |
| **Total Fixed Expenses** | |

| Variable Monthly Expenses | |
|---|---|
| Gas / Electricity | |
| Internet | |
| Telephone / Cell Phone | |
| Water | |
| Cable TV | |
| Home Repairs / Maintenance | |
| Home Cleaning | |
| Home improvements | |
| Food | |
| Clothing | |
| Laundry / Dry Cleaning | |
| Child care | |
| Personal care | |
| Automobile gas & oil | |
| Automobile repairs, etc. | |
| Other transportation | |
| Education expenses | |
| Entertainment/dining | |
| Recreation | |
| Travel | |
| Club/association dues | |
| Hobbies | |
| Gifts (friends/family) | |
| Charitable donations | |
| Pet Expense (food/Vet) | |
| Unreimbursed medical/dental exp | |
| Miscellaneous | |
| **Total Variable Expenses** | |

| **Total Annual Expenses** | |
|---|---|

## LIFETIME GOALS

| Goal | When? | Cost? |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |