

Financial Advisors Budget Worksheet

Determine Basic Annual Spending

| Personal & Family Expenses | Current | Retirement |
|----------------------------------|---------|------------|
| Alimony | | |
| Bank Charges | | |
| Business Expense | | |
| Cash - Miscellaneous | | |
| Cell Phone | | |
| Charitable Donations | | |
| Child Allowance/Expense | | |
| Child Care | | |
| Child Support | | |
| Clothing | | |
| Club Dues | | |
| Credit Card Debt Payment | | |
| Dining | | |
| Entertainment | | |
| Gifts | | |
| Groceries | | |
| Healthcare | | |
| Hobbies | | |
| Household Items | | |
| Laundry/Dry Cleaning | | |
| Personal Care | | |
| Pet Care | | |
| Recreation | | |
| Vacation/Travel | | |
| State Income Tax (If applicable) | | |
| Other | | |
| TOTAL | | |

| Vehicle Expenses | Current | Retirement |
|---------------------|---------|------------|
| Car Payment | | |
| Insurance | | |
| Fuel | | |
| Repairs/Maintenance | | |
| Parking/Tolls | | |
| Other | | |
| TOTAL | | |

| Home Expenses | Current | Retirement |
|-----------------------|---------|------------|
| Mortgage/Rent | | |
| Equity Line | | |
| Real Estate Tax | | |
| Homeowner's Insurance | | |
| Association Fees | | |
| Electricity | | |
| Gas/Oil | | |
| Trash Pickup | | |
| Water/Sewer | | |
| Cable/Satelite TV | | |
| Internet | | |
| Telephone (land line) | | |
| Lawn Care | | |
| Maintenance | | |
| Furniture | | |
| Other | | |
| TOTAL | | |

| Personal Insurance Expenses | Current | Retirement |
|-----------------------------|---------|------------|
| Disability for Client | | |
| Disability for Spouse | | |
| Life for Client | | |
| Life for Spouse | | |
| Long-Term Care for Client | | |
| Long-Term Care for Spouse | | |
| Medical for Client | | |
| Medical for Spouse | | |
| Umbrella Liability | | |
| Other | | |
| TOTAL | | |

| TOTAL ALL EXPENSES | Current | Retirement |
|-----------------------------|---------|------------|
| Personal & Family Expenses | | |
| Vehicle Expenses | | |
| Home Expenses | | |
| Personal Insurance Expenses | | |
| TOTAL | | |

