

# Wealth Management Expense Worksheet

To build a strong foundation on which to manage your wealth, it is important to establish a clear picture of your monthly and annual spending. This worksheet can help you gather and document detailed information about your expenses and spending. It is always a good idea to track your expenses for a few months to confirm your estimates.

Client 1: \_\_\_\_\_

Client 2: \_\_\_\_\_

## Income

Monthly		
	Current monthly	Future monthly
W-2 salary	\$	\$
Business income	\$	\$
Real estate income	\$	\$
Pension	\$	\$
Social Security	\$	\$
Other	\$	\$
<b>Subtotal</b>	<b>\$</b>	<b>\$</b>
Annual		
	Current annual	Future annual
Bonus	\$	\$
Dividends/interest-investments	\$	\$
Gifts	\$	\$
Other	\$	\$
<b>Subtotal</b>	<b>\$</b>	<b>\$</b>
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## Expenses

Household		
	Current monthly	Future monthly
Mortgage/rent	\$	\$
Maintenance	\$	\$
Home/renter's insurance	\$	\$
Electricity	\$	\$
Oil/gas	\$	\$
Water/garbage/sewer	\$	\$
Telephone/cellphone	\$	\$
Cable/internet	\$	\$
Pet care and food	\$	\$
Other	\$	\$
<b>Subtotal</b>	<b>\$</b>	<b>\$</b>
Automobile and transportation		
Car payment	\$	\$
Maintenance/repairs	\$	\$
Gas	\$	\$
License/registration	\$	\$
Insurance	\$	\$
Other	\$	\$
<b>Subtotal</b>	<b>\$</b>	<b>\$</b>

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Expenses (continued)

Living expenses		
	Current monthly	Future monthly
Food	\$	\$
Clothing	\$	\$
Beauty/barber	\$	\$
Other	\$	\$
Subtotal	\$	\$
Medical/health		
Health insurance	\$	\$
Life insurance	\$	\$
Long-term care insurance	\$	\$
Disability insurance	\$	\$
Medical expenses	\$	\$
Dental expenses	\$	\$
Gym membership	\$	\$
Other	\$	\$
Subtotal	\$	\$
Children		
Child care	\$	\$
Education	\$	\$
Clothing	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal	\$	\$

Discretionary		
	Current monthly	Future monthly
Entertainment	\$	\$
Dining out	\$	\$
Hobbies	\$	\$
Publications	\$	\$
Education	\$	\$
Traveling/vacations	\$	\$
Charitable donations	\$	\$
Gifts	\$	\$
Professional/social dues	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal	\$	\$
TOTAL EXPENSES	\$	\$
Annual	\$	\$

Taxes

	Current monthly	Future monthly
State	\$	\$
Federal	\$	\$
Local/property	\$	\$
Other	\$	\$
TOTAL TAXES	\$	\$
Annual	\$	\$
TOTAL EXPENSES INCLUDING TAXES	\$	\$
NET ANNUAL CASH FLOW (Total income - expenses)	\$	\$

General notes