

Instructions:

Fill in the amount in column A. In column B write in how many times per year you pay this expense. In columns C, D and E fill in any CHANGES you anticipate in the event of disability or death (Put "-" around annual reductions or a "+" for additions.).

		A	B	C	D	E	F	G	
	Pay Meth	Amount	Annual Freq.	Current	Retirement Adjustment	She Survives (He's gone)	He Survives (She's gone)	He is Disabled Adjustment	She is Disabled Adjustment
EXAMPLE	check	mortgage	1,150	12	13,800	-13,800		-13,800	
	check	daycare	800	12	9,600	-9,600			
	cash	entertainment	200	12	2,400	1,200	-1,200	-1,200	-1,200
House	check	mortgage (only P&I)		12	0				
	check	2nd mortgage	-	12	0	0			
	check	property tax & home ins.		2	0				
	check	gas, electric, water	-	12	0				
	check	trash & sewage	-	12	0				
	check	cell phone	-	12	0				
	check	house phone	-	12	0				
	check	security system	-	12	0				
	check	pest control	-	12	0				
	check	cleaning/pool/lawn service	-	12	0				
	check	house repair	-	1	0				
	check	furnishing - inside	-	1	0				
	check	furnishing - outside	-	1	0				
	check	_____	-	1	0				
Cars	check	car payment/lease	-	12	0				
	check	car payment/lease	-	12	0				
	debit	gas	-	12	0				
	check	license plates	-	1	0				
	check	insurance	-	1	0				
	check	repair/maintenance	-	0	0				
Food	cash	groceries & household sup.	-	0	0				
	cash	wine/beer/alcohol	-	0	0				
	cash	lunches/coffee	-	0	0				
Medical	check	medical insurance	-	12	0				
	check	doctor and drug co-pay	-	0	0				
	check	deductible	-	1	0				
	check	dental and vision	-	0	0				
	check	medication	-	0	0				
	check	Medicare pt B (each)	-	0	0				
	check	Medicare Prescrip Drug	-	0	0				
	check	_____	-	0	0				
Children	check	daycare, summer camp	-	0	0				
	cash	kid's clothes	-	0	0				
	check	sports/activities	-	0	0				
	_____	_____	-	0	0				
Charity	check	house of worship	-	0	0				
	check	other _____	-	0	0				
	check	other _____	-	12	0				
Pets	cash	dog/cat food and vet	-	0	0				
	cash	grooming/supplies	-	0	0				
	cash	misc	-	0	0				
Personal	cash	clothing - her	-	0	0				
	cash	clothing - him	-	0	0				
	cash	haircuts - her	-	0	0				
	cash	haircuts - him	-	0	0				
	cash	facial/manicure/massage	-	0	0				
	cash	drycleaning	-	0	0				
	cash	cosmetics	-	0	0				
	cash	misc	-	0	0				
Gifts	cash	family birthdays	-	0	0				
	cash	anniversary	-	0	0				
	cash	mother/father day	-	0	0				

		A	B		C	D	E	F	G
	Pay Meth	Amount	Annual Freq.	Current	Retirement Adjustment	She Survives (He's gone)	He Survives (She's gone)	He is Disabled Adjustment	She is Disabled Adjustment
Entertainment	cash	Christmas	-	1	0				
	cash	wedding/baby/graduation	-	0	0				
	cash	dining out	-	0	0				
	cash	movies/shows	-	0	0				
	check	cable TV/internet service	-	12	0				
	check	health clubs	-	0	0				
	check	clubs, memberships, golf	-	0	0				
	check	magazines/newspapers	-	0	0				
Needs Sub Total					0	0	0	0	0
Wants	check	Vacation			0				
	check	Hobbies -			0				
	check	Hobbies -			0				
	check	Car Replace:			0				
	check	Car Replace:			0				
	check	Wedding			0				
	check	Family Wealth Gifts			0				
	check	Charitable Gifts			0				
Wants Sub Total					0	0	0	0	0
Needs & Wants Sub Total					0	0	0	0	0
Other Expense									
Savings	check	401K Savings	-	12	0				
	check	401K Savings	-	12	0				
	check	IRA Savings	-	12	0				
	check	IRA Savings	-	12	0				
	check	College Savings	-	12	0				
	check		-	12	0				
Insurance	check		-	12	0				
	check	Life Insurance	-	12	0				
	check	Life Insurance	-	12	0				
	check		-	12	0				
	check	Disability Insurance	-	12	0				
	check		-	12	0				
Debt	check	LTC Insurance	-	12	0				
	check		-	12	0				
	check	Credit Card (over 1 month)	-	12	0				
Debt	check	Student Loan	-	12	0				
	check		-	12	0				
Tax	check		-	12	0				
	check	His Federal Tax	-	1	0				
	check	State Tax	-	1	0				
	check	Local Tax	-	1	0				
	check	Soc Sec Tax	-	1	0				
	check	Medicare	-	1	0				
	check	Her Federal Tax	-	1	0				
	check	State Tax	-	1	0				
	check	Local Tax	-	1	0				
	check	Soc Sec Tax	-	1	0				
	check	Medicare	-	1	0				
	check	EOY Fed Tax (or refund)	-	1	0				
check	EOY State Tax (or refund)	-	1	0					
Grand Total					0	0	0	0	0
Income					0	0	0	0	0
Surplus					0	0	0	0	0

Securities and advisory services offered through National Planning Corporation (NPC). Member FINRA/SIPC, a Registered Investment Adviser. Strategic Financial Planning and NPC are separate and unrelated companies.