

Client name \_\_\_\_\_

### Expense Calculator

Discretionary Expenses			
	Amount	Frequency	Annually
Cable TV			
Dining			
Dues			
Entertainment			
Financial Planning Fees			
Gifts to Charities			
Gifts to family/others			
Hobbies			
Recreation			
Subscriptions			
Travel			
Professional Services (tax prep, etc.)			
Domestic Services (housekeeping, lawn care)			
Other (Cell phones, internet, health club, pets, allowances, kids sports)			
<b>Discretionary Subtotal</b>			

Frequency options	
Annually (1x)	Semiannually (2x)
Quarterly (4x)	Bimonthly (6x)
Monthly (12x)	Semimonthly (24x)
Biweekly (26x)	Weekly (52x)

Committed Expenses			
	Amount	Frequency	Annually
<b>Housing</b>			
Mortgage (homes, condos, timeshares)			
Rent			
Insurance			
Taxes			
Utilities			
Other			
<b>Food/clothing/ transportation</b>			
Food/groceries			
Clothing			
Auto insurance			
Auto loans			
Auto maintenance			
Vehicle tax			
Other (dry cleaning, parking, tolls, bus)			
<b>Premiums</b>			
Disability			
Life			
Long-term care			
Medical			
Umbrella			
Other			
<b>Committed Subtotal 1</b>			

Committed Expenses			
	Amount	Frequency	Annually
<b>Other Committed</b>			
Alimony			
Child Support			
Bank Charges			
Credit Card			
Dependent Care			
Education Costs			
Home repairs			
Other loans			
Medical costs			
Other deductible			
Other pre-tax			
Prescriptions			
Personal care			
Telephone			
Unreimbursed (employee expenses)			
Other (child care/nanny)			

Totals	Avg Monthly	Annual
<b>Committed Subtotal 2</b>		
<b>Committed Subtotal 1</b>		
<b>Discretionary Subtotal</b>		
<b>Total Expenses:</b>		