

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: _____

Expenses

Household	Monthly	Annual
Mortgage/rent	\$	\$
Maintenance	\$	\$
Home/renter's insurance	\$	\$
Electricity	\$	\$
Oil/gas	\$	\$
Water/garbage/sewer	\$	\$
Telephone/cellphone	\$	\$
Cable/internet	\$	\$
Other	\$	\$
Subtotal	\$	\$
Automobile and transportation		
Car payment	\$	\$
Maintenance/repairs	\$	\$
Gas	\$	\$
License/registration	\$	\$
Insurance	\$	\$
Other	\$	\$
Subtotal	\$	\$
Living expenses		
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	Monthly	Annual
Child care	\$	\$
Education	\$	\$
Clothing	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal	\$	\$
Discretionary		
Entertainment	\$	\$
Dining out	\$	\$
Hobbies	\$	\$
Publications	\$	\$
Education	\$	\$
Traveling/vacations	\$	\$
Charitable donations	\$	\$
Gifts	\$	\$
Professional/social dues	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal	\$	\$
TOTAL EXPENSES	\$	\$

Taxes	Monthly	Annual
State	\$	\$
Federal	\$	\$
Local/property	\$	\$
Other	\$	\$
TOTAL TAXES	\$	\$
TOTAL EXPENSES INCLUDING TAXES	\$	\$



Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Jake Karstens is an Investment Advisor Representative of Interactive Financial Advisors. Karstens Financial and Interactive Financial Advisors are both independently owned and operated.