



# Pacific Crest Financial Advisors, LLC

## INCOME AND EXPENSE WORKSHEET

Please be as accurate as possible with expenses as they are critical to accurate financial planning results.

INCOME SOURCES	CURRENT MONTHLY	RETIREMENT ESTIMATED MONTHLY
Gross Wages	_____	_____
Bonus	_____	_____
Interest/Dividends (list only if you spend them)	_____	_____
Pensions	_____	_____
Social Security	_____	_____
Gifts (only if expected to continue)	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
<b>TOTAL INCOME/ MONTH</b>	\$ _____	\$ _____

EXPENSE ITEM	CURRENT MONTHLY AVERAGE	DESIRED MONTHLY AVERAGE	RETIREMENT MONTHLY AVERAGE
<b>COMMITTED EXPENSES</b>			
<b>Utilities &amp; Telephone</b>			
Electricity	_____	_____	_____
Natural Gas/Oil	_____	_____	_____
Water	_____	_____	_____
Sewer	_____	_____	_____
Garbage	_____	_____	_____
Cable TV	_____	_____	_____
Telephone	_____	_____	_____
Cell Phone/Pager	_____	_____	_____
Internet Service	_____	_____	_____
Security System	_____	_____	_____
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____
<b>Property &amp; Liability Insurance</b>			
Homeowners Premiums	_____	_____	_____
Auto Premiums	_____	_____	_____
Umbrella Liability Premiums	_____	_____	_____
Jewelry Premiums	_____	_____	_____
Other Asset Ins Premiums	_____	_____	_____
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____
<b>Medical/Dental Insurance</b>			
Medical Premiums	_____	_____	_____
Vision Premiums	_____	_____	_____
Dental Premiums	_____	_____	_____
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____



EXPENSE ITEM		
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	CURRENT MONTHLY AVERAGE	DESIRED MONTHLY AVERAGE	RETIREMENT MONTHLY AVERAGE
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**Personal Expenses**

- Clothing
- Laundry/Dry Cleaning
- Alterations/Tailoring
- Shoe Repairs
- Cosmetics
- Hairdresser/Barber
- Toiletries

	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____

**Professional Fees**

- Legal Fees
- Tax & Accounting Services
- Financial Planning
- Investment Supervision

	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____

**DISCRETIONARY EXPENSES**

**Recreation/Entertainment**

- Dining Out
- Movies/Theater/Concerts
- Club Dues/Expenses
- Hobbies
- Books/Photos/Music
- Subscriptions
- Magazines/Newspapers
- Other
- Other

	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____

**Contributions/Gifts**

- Christmas
- Birthdays
- Weddings/Anniversary
- Baby Showers
- Greeting Cards
- Charity/Church

	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____

**Household**

- Furnishings
- Housekeeper

	_____	_____	_____
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____

EXPENSE ITEM		
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	CURRENT MONTHLY AVERAGE	DESIRED MONTHLY AVERAGE	RETIREMENT MONTHLY AVERAGE
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**Pets and Vets**

Pet Medical Care	_____	_____	_____
Pet Food	_____	_____	_____
Pet Supplies	_____	_____	_____
<b>Sub-Total</b>	<b>\$</b> _____	<b>\$</b> _____	<b>\$</b> _____

**Miscellaneous**

Home Office Supplies	_____	_____	_____
Cigarettes	_____	_____	_____
Other	_____	_____	_____
Other	_____	_____	_____
Other	_____	_____	_____
Other	_____	_____	_____
<b>Sub-Total</b>	<b>\$</b> _____	<b>\$</b> _____	<b>\$</b> _____

<b>Monthly Lifestyle Total</b>
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**TERM EXPENSES**

**Housing**

Mortgage or Rent	_____	_____	_____
Association/Condo Dues	_____	_____	_____
Property Taxes	_____	_____	_____
<b>Sub-Total</b>	<b>\$</b> _____	<b>\$</b> _____	<b>\$</b> _____

**Other Real Estate**

Mortgage	_____	_____	_____
Property Taxes	_____	_____	_____
<b>Sub-Total</b>	<b>\$</b> _____	<b>\$</b> _____	<b>\$</b> _____

**Savings & Investments**

Retirement - 401(k)	_____	_____	_____
Retirement - IRA	_____	_____	_____
Other	_____	_____	_____
<b>Sub-Total</b>	<b>\$</b> _____	<b>\$</b> _____	<b>\$</b> _____

**Current Tuition/Education**

**Costs**

Tuition for Self	_____	_____	_____
Tuition for Children	_____	_____	_____
Books/Supplies	_____	_____	_____
Other	_____	_____	_____
<b>Sub-Total</b>	<b>\$</b> _____	<b>\$</b> _____	<b>\$</b> _____

EXPENSE ITEM	CURRENT MONTHLY AVERAGE	DESIRED MONTHLY AVERAGE	RETIREMENT MONTHLY AVERAGE
<b>All Consumer Debt</b>			
Auto Loan Payments	_____	_____	_____
Credit Card Payment	_____	_____	_____
# _____			
Credit Card Payment	_____	_____	_____
# _____			
Credit Card Payment	_____	_____	_____
# _____			
Credit Card Payment	_____	_____	_____
# _____			
Credit Card Payment	_____	_____	_____
# _____			
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____
<b>Children's Expenses</b>			
School Expenses	_____	_____	_____
Eating Out/Lunches	_____	_____	_____
Groceries	_____	_____	_____
Allowance	_____	_____	_____
Instruction/Sports	_____	_____	_____
Clothing	_____	_____	_____
Barber/Hairdresser	_____	_____	_____
Movie/Concert/Theatre	_____	_____	_____
Birthday Parties	_____	_____	_____
Toys/Books/Records	_____	_____	_____
Transportation Expense	_____	_____	_____
Childcare	_____	_____	_____
Other	_____	_____	_____
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____
<b>Vacations &amp; Travel</b>			
Semi or Annual Vacations	_____	_____	_____
Weekend Trips	_____	_____	_____
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____
<b>Auto Replacement Plan</b>			
Lump Sum Purchase Estimate	_____	_____	_____
Auto Fund Monthly Savings	_____	_____	_____
<b>Sub-Total</b>	\$ _____	\$ _____	\$ _____
	Every ____/ yrs.		
<b>Monthly Term Total</b>			
	\$ _____	\$ _____	\$ _____
<b>Monthly Grand Total</b>			
	\$ _____	\$ _____	\$ _____
<b>Reconciliation - Total Income</b>			
<b>less Total Expenses</b>			
<b>(not including income taxes)</b>			
	\$ _____	\$ _____	\$ _____