



EXPENSES

Expense Type	Current Amount	Essential	Discretionary
Food			
- Groceries			
- Outside Meals			
Clothing			
School Tuition			
Cash Card			
Gifts			
Charity			
Auto-Gas/Repair etc.			
Car Lease Payment			
Insurance			
- Life			
- Disability			
- Home			
- Auto			
- Liability			
- Medical			
Unreimbursed Medical Exp.			
Home			
- Mortgage/Rent			
- House Maintenance			
- Furniture/Appliances			
- Utilities			
- Real Estate Taxes			
- Nanny/Childcare			
Entertainment			
Health Clubs			
Hobbies			
Vacations			
Pets			
Federal Income Taxes			
State Income Taxes			
Other			
Other			
Other			

1 Fill in Current annual expenses for each category.

2 Break the Current column into Essential or Discretionary. The sum of Essential and Discretionary for any category should equal the Current number. For example, if Current Entertainment is \$5,000, you might have \$3,000 of that as Essential and \$2,000 as Discretionary.

Glen Janken, CFP[®], CLU
Estate and Financial Planning

Tel: 310-652-7200 • Fax: 310-388-5576 • glen@gjanken.com • www.gjanken.com
8644 Wilshire Blvd. • Suite 204 • Beverly Hills, CA 90211