



# ANNUAL EXPENSE WORKSHEET

## FOR \_\_\_\_\_

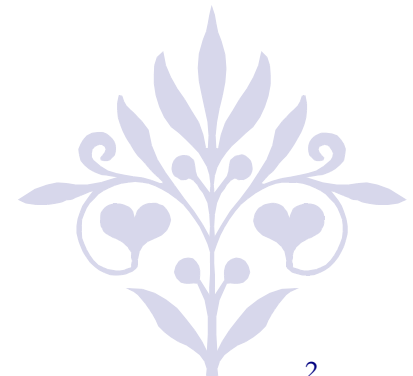
The following pages have been compiled for use in assessing the annual costs of living for clients of [A. Neff Associates](#).

This manual approach to expense summarization will not appeal to everyone. Indeed, computer software such as Intuit, Money, or QuickBooks probably offer a preferred, mechanized approach to this process — to those who have appropriately protected computer systems and/or those who have stand alone computers not connected to the internet.

In every case, review of the expense items shown on these pages will provide an in depth appreciation of the detail that a complete summary will encompass... It is this level of detail that constitutes the most reliable basis for projections of future expense requirements.

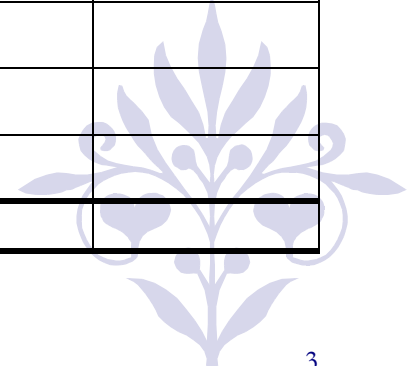
*Table of Contents*

Housing	3
Utilities	4
Home Upkeep	4
Vehicles	5
Food	5
Personal Care	5
Family Needs	6
Family Business	7
Finance	8
Savings	8
Debt	9
Tax Payments	9
Recreation	9
Entertainment	9
Vacations	9
Miscellaneous	9



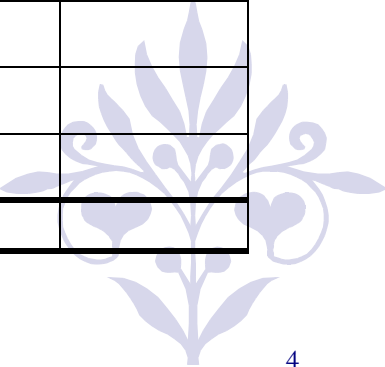
## *Housing*

	<i>Mortgage/ Lease Payment</i>	<i>Condominium Assessment Fee</i>	<i>Real Estate Taxes</i>	<i>Insurance on Dwelling</i>	<i>Major Household Improvements</i>	<i>Home Maintenance &amp; Minor Improvements</i>
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
<b>TOTAL:</b>						



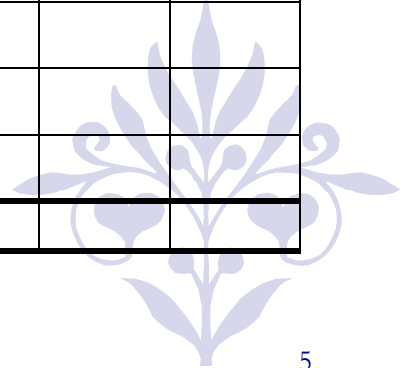
*Utilities & Home Upkeep*

	<i>Telephone</i>	<i>Natural Gas</i>	<i>Electric</i>	<i>Water</i>	<i>Sewage</i>	<i>Garbage Collection</i>	<i>Household Purchases</i>	<i>Cable TV / Internet</i>	<i>Domestic Help</i>
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
<b>TOTAL:</b>									



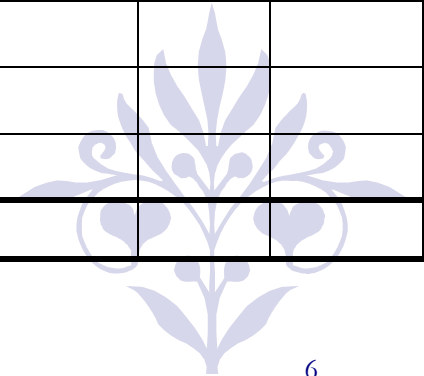
*Vehicles, Food and Personal Care*

	<i>Vehicle Insurance</i>	<i>Note and / or Lease Payments for Vehicles</i>	<i>Vehicular Operations / Maintenance Expense</i>	<i>Parking, Tolls, Taxis</i>	<i>Food In the Home</i>	<i>Food Away from Home</i>	<i>Clothing &amp; Accessories</i>	<i>Laundry &amp; Cleaning Expense</i>	<i>Personal Care Items</i>
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
<b>TOTAL:</b>									



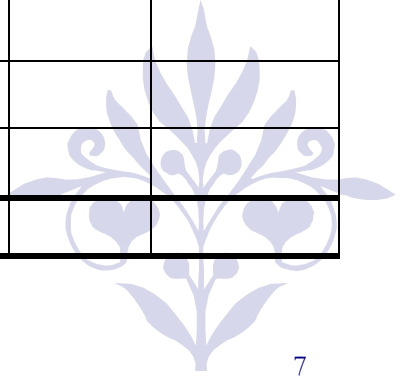
*Family Needs*

	<i>Alimony, Support Payments</i>	<i>Education</i>	<i>Allowance for Children</i>	<i>Children's Activities</i>	<i>Dependent Care</i>	<i>Medical Care</i>	<i>Pretax Medical Plan</i>	<i>Books, Papers, Magazines</i>	<i>Gifts</i>	<i>Expenses for Pets / Hobbies</i>
January										
February										
March										
April										
May										
June										
July										
August										
September										
October										
November										
December										
<b>TOTAL:</b>										



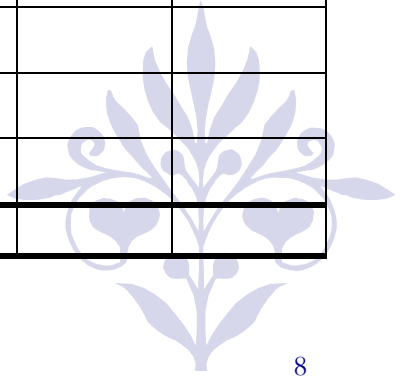
## *Family Business*

	<i>Life Insurance</i>	<i>Medical Insurance</i>	<i>Disability Insurance</i>	<i>Personal Umbrella Policy</i>	<i>Accident / Liability</i>	<i>Legal Expense</i>	<i>Tax Preparation Fees</i>	<i>Safe Deposit Box</i>	<i>Professional Fees / Dues</i>	<i>Unreimbursed Job-Related Expenses</i>
January										
February										
March										
April										
May										
June										
July										
August										
September										
October										
November										
December										
<b>TOTAL:</b>										



*Finance / Savings*

	<i>Personal Savings</i>	<i>IRA's, 401(k)'s, TSA's &amp; 403(b)s</i>	<i>Employer Savings Plans</i>	<i>Contributory Pension Contributions</i>	<i>Non-Contributory Pension Contributions</i>	<i>Profit Sharing Plans</i>	<i>Trustee's Fees</i>	<i>Deferred Benefit Plans</i>	
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
<b>TOTAL:</b>									



*Debt and Tax Payments and Miscellaneous Expense*

	<i>Loan Interest Payments</i>	<i>Principal Payments on Debt</i>	<i>Federal Income Tax</i>	<i>State Income Tax</i>	<i>Local Taxes (Other than Real Estate)</i>	<i>Charitable Contributions</i>	<i>Entertainment</i>	<i>Recreation</i>	<i>Vacations</i>
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
<b>TOTAL:</b>									

