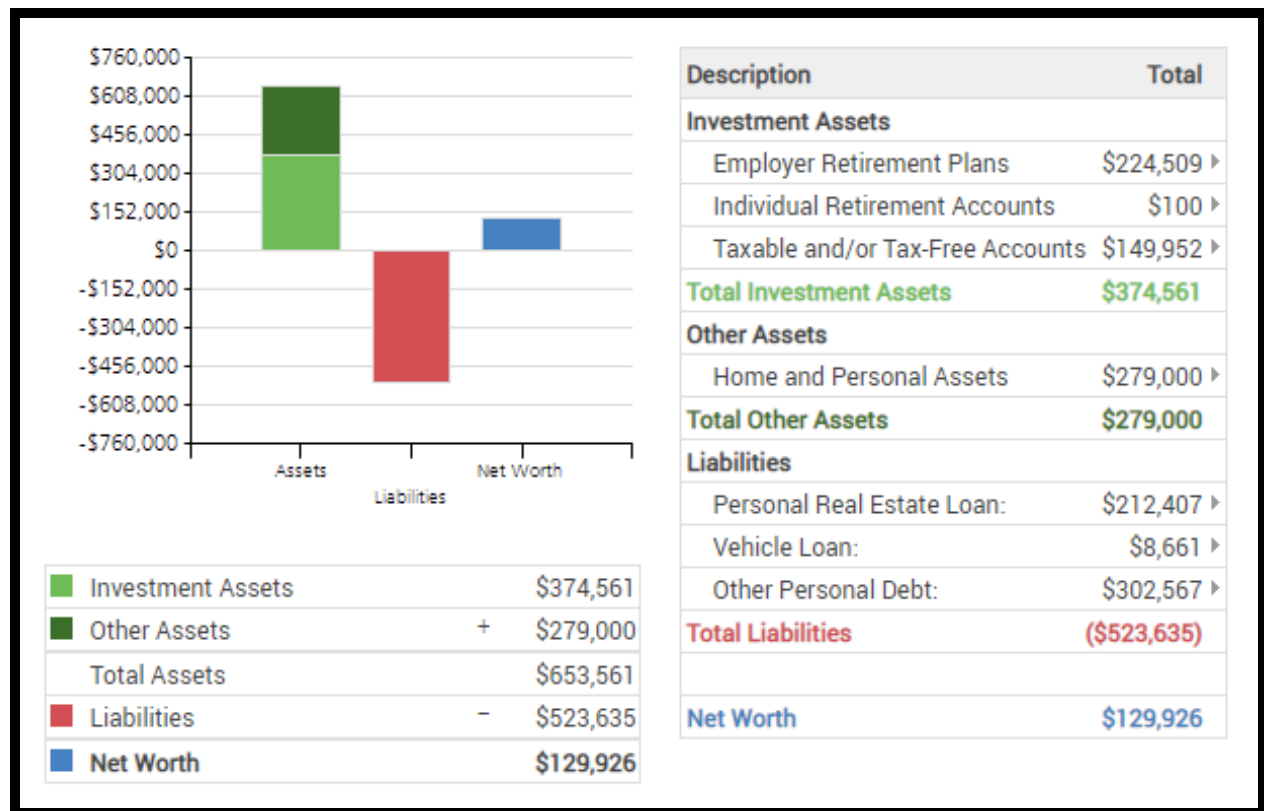


Comprehensive Financial Plan
John & Jane Doe



Prepared by:
Jennifer Quire, CFP®
Daniel Wrenne, CFP®
Wrenne Financial Planning LLC
August 28, 2019

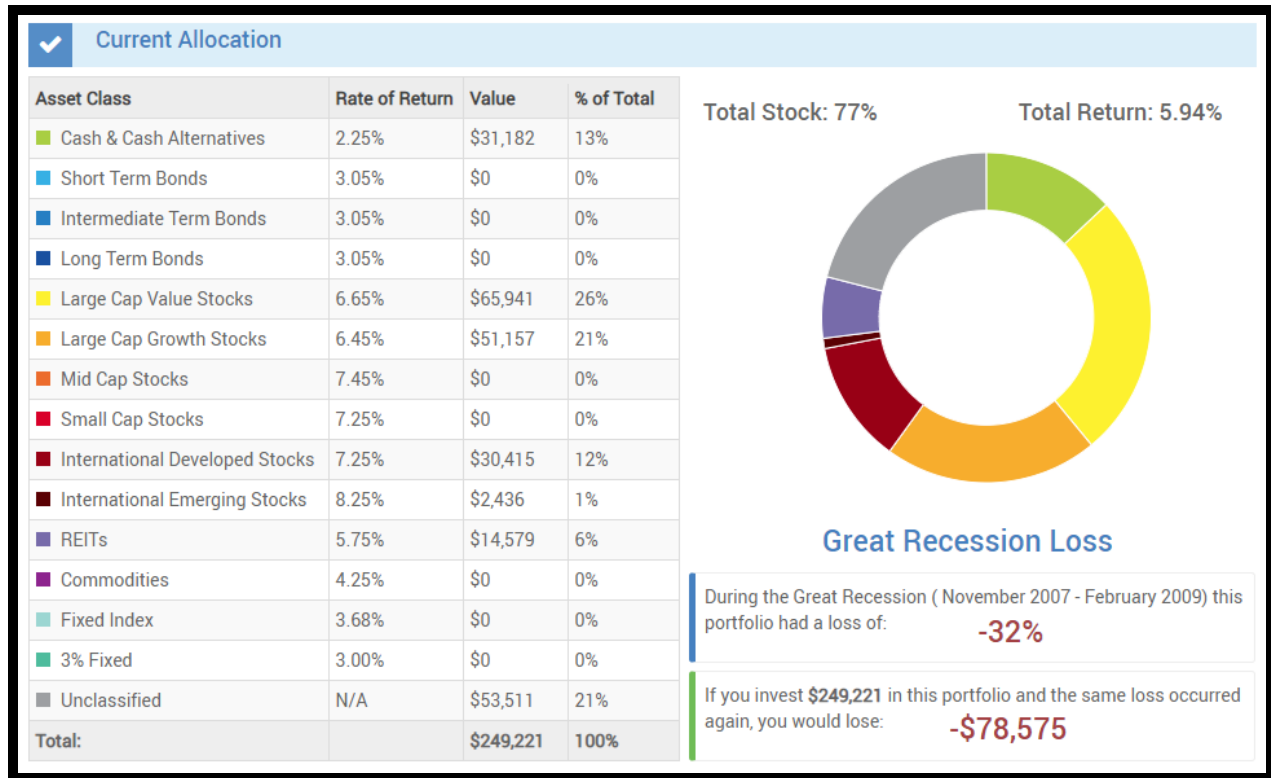
Where Are You Now?



Investment Summary

Description	Owner	Current Value	Annual Additions
401(k)		\$53,411	\$10,153
403(b)		\$171,098	
Cash Accounts		\$123,340	\$9,600
ESPP		\$24,612	\$5,833
HSA		\$2,000	
Traditional IRA		\$100	
Total All Assets		\$374,561	\$25,586

Asset Allocation



Insurance Summary

Life Insurance:								
Insured	Company	Type	Prem	Death Ben	Cash Value	Policy Date	Owner	Beneficiary
	MetLife	Grp Term	\$0	\$260,000	\$0	-		
	UK	Grp Term	\$0	\$56,000	\$0	-		
Disability Insurance:								
Insured	Company	Type	Prem	Mo. Benefit	DOD	Elim Period	Ben Period	BT or AT
	Grp LTD	LTDi	\$0	\$2,865	Any Occ	180 days	age 65	BT
Medical Insurance:								
Insured	Company	Type	Prem	Deductible	Max OP	Covered	HSA - EE	HSA - ER
	UK	PPO	\$372	\$100/\$500	\$3,000		-	-
P&C Insurance:								
Insured	Company	Type	Prem	Deductible	BI/PD Liab	Dwelling	Pers Prop	Loss Use
Household	Lib Mutual	Auto	\$2,024	\$500	\$250/500/200K	-	-	-
Household	Lib Mutual	Home	\$996	\$1k/0.5%	\$500,000	\$291,700	\$218,780	Actual loss
Household	Lib Mutual	Umbrella	\$375	\$250	\$1,000,000	-	-	-

Cash Flow

	Current - Annual	Current - Monthly
Cash Inflows		
Income - John	\$112,812	\$9,401
Bonus - John	\$8,461	\$705
Income - Jane	\$57,309	\$4,776
Other Allowances - Jane	\$2,094	\$175
Total Cash Inflows	\$180,676	\$15,056
Cash Outflows (payroll deducted)		
Fed Income Taxes	\$19,682	\$1,640
State & Local Income Taxes	\$10,492	\$874
FICA	\$14,364	\$1,197
401k	\$5,077	\$423
ESPP (after-tax)	\$5,838	\$486
Benefits	\$2,028	\$169
Take Home Pay	\$123,196	\$10,266
Cash Outflows (out of pocket)		
Cash	\$9,600	\$800
IRA/Roth IRA	\$0	\$0
College Savings	\$0	\$0
Taxable Investments	\$0	\$0
Charitable Gifts/Tithe	\$0	\$0
Fixed Expenses	\$39,012	\$3,251
Variable Expenses	\$62,400	\$5,200
Unaccounted For	\$10,583	\$882
Net Cash Flow**	\$1,601	\$133
Estimated Current Lifestyle	\$113,596	\$9,466
Projected Retirement Lifestyle	\$89,400	\$7,450

****Net cash flow reflects the recent estimated change in take-home pay from Jane's salary increase**

Current Goals & Circumstances

John (John) & Jane are a young, married couple living at 123 Broadway in Lexington, KY. John was born August 12, 1978 and Jane was born June 9, 1986. John is a computer consultant and Jane is an OB/GYN resident. Jane may be going into a Fellowship program, which would extend her training a few years before going into practice. They are expecting their first child in December!

This objective of this plan during this phase of your life will mostly involve setting expectations for and planning for the future, as circumstances stand to change substantially as Jane transitions into practice. Our goal is to put you in the best position to manage this transition efficiently and set you up for success moving forward.

Based on our discussions, we have identified the following goals:

1. Make sure they have a good plan for their student loans
2. Have a plan and set targets for cash reserves & major purchases
3. Go over estimated tax & withholding projections
4. Review proposed future cash flow
5. Analyze current retirement progress based on today's circumstances
6. Discuss risk management planning and any recommended adjustments
7. Give them an idea of what to expect as far as education costs for the future
8. Review investments & asset allocation to determine if any changes are needed

Projection Analysis and Recommendations

1) Student Loan Game Plan

We wanted to look at several scenarios to make sure you are optimizing Jane's student loan repayment. In particular, tax filing status and its impact on potential PSLF benefits:

Jane Loan Payoff (MFJ & PAYE)								
Year	Monthly Payment	Starting Principal	Starting Interest	Total Payments	Balance - End of Year	Jane AGI	John AGI	Joint AGI
1	\$1,164	\$287,265	\$10,242	\$13,964	\$299,841	\$55,000	\$110,000	\$165,000
2	\$1,200	\$287,265	\$12,576	\$14,399	\$301,739	\$56,650	\$113,300	\$169,950
3	\$1,237	\$287,248	\$14,491	\$14,848	\$303,187	\$58,350	\$116,699	\$175,049
4	\$1,276	\$287,224	\$15,963	\$15,310	\$304,172	\$60,100	\$120,200	\$180,300
5	\$2,881	\$287,197	\$16,975	\$34,574	\$286,005	\$250,000	\$123,806	\$373,806
6	\$2,955	\$283,962	\$2,043	\$35,456	\$266,283	\$257,500	\$127,520	\$385,020
7	\$3,027	\$266,183	\$101	\$36,323	\$244,581	\$265,225	\$131,346	\$396,571
8	\$3,091	\$244,581	\$0	\$36,823	\$211,526	\$273,182	\$135,286	\$408,468
9	\$3,008	\$211,526	\$0	\$18,049	\$0	\$281,377	\$139,345	\$420,722
				\$219,746				

Jane Loan Payoff (MFS & PAYE)								
Year	Monthly Payment	Starting Principal	Starting Interest	Total Payments	Balance - End of Year	Jane AGI	John AGI	Joint AGI
1	\$247	\$287,265	\$10,242	\$2,964	\$310,729	\$55,000	\$110,000	\$165,000
2	\$256	\$287,265	\$23,464	\$3,069	\$323,846	\$56,650	\$113,300	\$169,950
3	\$265	\$287,265	\$36,581	\$3,178	\$336,854	\$58,350	\$116,699	\$175,049
4	\$274	\$287,265	\$49,589	\$3,290	\$349,861	\$60,100	\$120,200	\$180,300
5	\$1,851	\$287,265	\$62,596	\$22,217	\$343,941	\$250,000	\$123,806	\$373,806
6	\$1,908	\$287,265	\$56,676	\$22,901	\$337,337	\$257,500	\$127,520	\$385,020
7	\$1,967	\$287,229	\$50,109	\$23,607	\$330,025	\$265,225	\$131,346	\$396,571
8	\$2,028	\$287,134	\$42,891	\$24,166	\$308,604	\$273,182	\$135,286	\$408,468
9	\$2,090	\$275,095	\$33,509	\$12,542	\$0	\$281,377	\$139,345	\$420,722
				\$117,932				

Jane Loan Payoff (MFS & PAYE w/ \$20K to Jane Pre-Tax for 4 yrs)									
Year	Monthly Payment	Starting principal	Starting Interest	Total Payments	Balance - End of Year	Jane AGI	John AGI	Joint AGI	% PSLF Savings on \$20K
1	\$80	\$287,265	\$10,242	\$964	\$312,706	\$35,000	\$110,000	\$145,000	10%
2	\$89	\$287,265	\$25,441	\$1,069	\$327,801	\$36,650	\$113,300	\$149,950	10%
3	\$98	\$287,265	\$40,536	\$1,178	\$342,787	\$38,350	\$116,699	\$155,049	10%
4	\$108	\$287,265	\$55,522	\$1,290	\$357,794	\$40,100	\$120,200	\$160,300	10%
5	\$1,851	\$287,265	\$70,529	\$22,217	\$351,875	\$250,000	\$123,806	\$373,806	0%
6	\$1,908	\$287,265	\$64,610	\$22,901	\$345,271	\$257,500	\$127,520	\$385,020	0%
7	\$1,967	\$287,257	\$58,014	\$23,607	\$337,959	\$265,225	\$131,346	\$396,571	0%
8	\$2,028	\$287,167	\$50,792	\$24,166	\$316,259	\$273,182	\$135,286	\$408,468	0%
9	\$2,090	\$275,095	\$41,164	\$12,542	\$0	\$281,377	\$139,345	\$420,722	0%
				\$109,933					

Given these results, we feel it would be worthwhile to consider filing taxes separately -- more on what that might look like below in the tax section. Also, when all other factors are equal, you should consider routing pre-tax benefits through Jane's payroll. Jane gets an extra 10% savings associated with PSLF payment reduction on top of the pre-tax benefits.

2) Cash & Major Purchases

Having cash provides security and flexibility and, ideally, you have a clearly defined plan for these dollars based on purpose, target balances, and plans for funding/managing going forward.

Having said that, we recommend maintaining the following 3 accounts - arranged by purpose and in order of importance:

1. **“Personal Checking” - \$10k** - enough for 1 month worth of normal expenses at the low point - this is the account you use to provide for normal day-to-day spending.
2. **“Emergency Savings” - \$50k** - only used in the case of a true emergency! This equals 6 months of expenses when combined with checking. We typically recommend 3-6 months and leaned toward 6 in your case since you have some big changes headed your way and mentioned you wanted to have plenty stashed away so you would never have to worry about the day-to-day.
3. **“Major Purchase Savings” - TBD** - Ideally, this does not exist until you reach the funding goal for the above accounts. Then, this would become your overflow account to plan for vacations, home projects, new cars, etc.

As of this writing, you have just under \$125k in cash reserves -- great job! We also understand that you have about \$10k in potential major purchases heading your way:

- \$5k - John’s cameras
- \$5k - Car repairs/maintenance

This leaves you with \$55k in excess cash. Depending on any other major purchases you have coming your way, we suggest investing these dollars and putting your money to work for you!

ESPP

We understand that John is currently putting 9% into the ESPP. This plan offers purchases at a 5% discount. **We suggest diversifying these holdings as they vest (likely into a taxable investment account, ultimately depending on needs at the time of vesting).**

We also wanted to discuss the potential for redirecting this savings to another vehicle, given the benefits you receive from tax-advantaged savings that are not yet fully being taken advantage of (HSA, Maxing out Retirement plans, Roth IRAs, Future Dependent Care FSA account, etc).

3) Tax Projections & Withholding Recommendations

We understand that you owed ~\$7,500 in Federal tax last year and wanted to revisit withholdings in order to minimize this going forward. We also ran a projection comparing Married Filing Joint vs. Married Filing Separately for student loan purposes.

2018 vs 2019 Withholding

Below, we have compared 2018 to two separate scenarios for 2019 as we were not clear as to whether John was expecting another bonus or not. There was a "Mid-Year Bonus" line item on his paystub for ~9k. The middle column assumes this is the extent of any bonus income. The far right column assumes there is a similar bonus paid out at the end of the year, which would put income very close to what it was in 2018. **If 2019 ends up looking like 2018, as we anticipate, you'll be on track to owe ~\$7,500 again.** Depending on more bonus/no more bonus, we project your total 2019 tax liability will be between \$25-27k:

Federal/State Tax Planner						
Prepared by WRENNE FINANCIAL PLANNING						
	2018 (MFJ)		2019 (MFJ)		2019 (MFJ)	
	Fed	State	Fed	State	Fed	State
INCOME						
Wages	182,369	182,369	172,811	172,811	181,273	181,273
Taxable Interest	12	12	12	12	12	12
Dividends	531	531	531	531	531	531
State Tax Refunds	1,380	0	104	0	104	0
Capital Gain	5,656	5,656	5,656	5,656	5,656	5,656
TOTAL INCOME	189,928	188,568	179,114	179,010	187,576	187,472
ADJUSTMENTS TO INCOME						
ADJUSTED GROSS INCOME	189,928	188,568	179,114	179,010	187,576	187,472
STANDARD DEDUCTION	24,000	2,530	24,700	2,530	24,700	2,530
TOTAL DEDUCTIONS	24,000	2,530	24,700	2,530	24,700	2,530
TAX COMPUTATIONS						
Adjusted Gross Income	189,928	188,568	179,114	179,010	187,576	187,472
Total Deductions	24,000	2,530	24,700	2,530	24,700	2,530
Exemptions/Pass-through Ded.	0	0	0	0	0	0
TAXABLE INCOME	165,928	186,038	154,414	176,480	162,876	184,942
Tax From Tax Tables/Schedules	27,950	9,302	25,176	8,824	27,038	9,247
State Exemption Credits	N/A	0	N/A	0	N/A	0
Tax	27,950	9,302	25,176	8,824	27,038	9,247
TAX BEFORE CREDITS	27,950	9,302	25,176	8,824	27,038	9,247
TOTAL CREDITS	0	0	0	0	0	0
TAX AFTER CREDITS	27,950	9,302	25,176	8,824	27,038	9,247
OTHER TAXES						
TOTAL TAX	27,950	9,302	25,176	8,824	27,038	9,247
PAYMENTS/REFUNDABLE CREDITS						
Inc. Tax Withheld from Wages	0	0	0	0	0	0
TOTAL PAYMENTS	20,266	0	0	0	0	0
BALANCE DUE OR REFUND (-)	7,684	9,302	25,176	8,824	27,038	9,247
Tax Bracket / Effective Marginal Tax Rate on Ordinary Income ***	22 / 22	5 / 5	22 / 22	5 / 5	22 / 22	5 / 5

In order to simplify adjustments, we made no changes to Jane's withholdings, and her Federal tax is on pace to annualize out to just under \$5k. This leaves an additional \$20-22k in Federal withholding to make up. **Based on our estimates, switching John from Married-2 to Single-0 would get you on pace to break-even in 2020.** If you only made this adjustment, you would still owe in 2019 since we're already ~70% through the year. If you'd like to try and make up the difference for 2019, you might consider doing Single-0 plus an additional ~\$500/check through the end of 2019. This should get close to break-even. But then you'd have to make an additional adjustment in January 2020 to remove the extra \$500/check withholding.

MFJ vs MFS

Below, we've used your 2018 tax return figures to show the impact of filing jointly vs. separately:

Federal/State Tax Planner						
Prepared by WRENNE FINANCIAL PLANNING						
	2018 A (MFJ)		2018 B (MFS)		2018 C (MFS)	
	Fed	State	Fed	State	Fed	State
INCOME						
Wages	182,369	182,369	124,369	124,369	58,000	58,000
Taxable Interest	12	12	0	0	0	0
Dividends	531	531	266	266	266	266
State Tax Refunds	1,360	0	680	0	680	0
Capital Gain	5,656	5,656	5,656	5,656	0	0
TOTAL INCOME	189,928	188,568	130,977	130,297	58,952	58,272
ADJUSTMENTS TO INCOME						
ADJUSTED GROSS INCOME	189,928	188,568	130,977	130,297	58,952	58,272
TOTAL ITEMIZED DEDUCTIONS	0	0	0	0	0	0
STANDARD DEDUCTION	24,000	2,530	12,000	2,530	12,000	2,530
TOTAL DEDUCTIONS	24,000	2,530	12,000	2,530	12,000	2,530
TAX COMPUTATIONS						
Adjusted Gross Income	189,928	188,568	130,977	130,297	58,952	58,272
Total Deductions	24,000	2,530	12,000	2,530	12,000	2,530
Exemptions/Pass-through Ded.	0	0	0	0	0	0
TAXABLE INCOME	165,928	186,038	118,977	127,767	46,952	55,742
OTHER TAXES						
TOTAL TAX	27,950	9,302	22,536	6,388	6,250	2,787
BALANCE DUE OR REFUND (-)	27,950	9,302	22,536	6,388	6,250	2,787
Tax Bracket / Effective Marginal Tax Rate on Ordinary Income ***	22 / 22	5 / 5	24 / 24.3	5 / 5	22 / 22	5 / 5

MFJ:

- Total Tax Liability: \$27,950
- Tax Bracket: 22/22

vs.

MFS:

- John Tax Liability: \$22,536
- Jane Tax Liability: \$6,250
 - Total Tax Liability: \$28,786
- John Tax Bracket: 24/24.3
- Jane Tax Bracket: 22/22

The dollar difference in tax due based on these estimates is \$836. You can also see the tax brackets themselves are different.

It is important to keep in mind that these tax projections are ESTIMATES based on current paystubs and circumstances. Things like raises, bonuses, changes in benefits/savings levels, etc. can all have an impact on these numbers as the rest of the year plays out. So these figures will NOT be exact -- but should give you a general idea of what to expect.

4) Cash Flow Projections

Below we have illustrated our estimate of your current cash flow: what is coming in, what is going out, and what is left over. This helps us narrow down your “lifestyle” which helps us plan for your future and back into the required savings for longer term goals. From there, we make adjustments based on goals we’ve discussed:

	Current	Recommended
Cash Inflows		
Total Cash Inflows	\$15,056	\$15,056
Cash Outflows (payroll deducted)		
Total Tax (Fed, St, Local, FICA)	\$3,711	\$3,501
401k - John	\$423	\$423
HSA - John	\$0	\$242
403b - Jane (new)	\$0	\$902
ESPP (after-tax)	\$486	\$486
Benefits	\$169	\$169
Take Home Pay	\$10,266	\$9,333
Cash Outflows (out of pocket)		
Cash	\$800	\$0
Fixed Expenses	\$3,251	\$3,251
Variable Expenses	\$5,200	\$5,200
Unaccounted For	\$882	\$882
Net Cash Flow	\$133	\$0
Taxes	25%	23%
Saving	11%	14%
Spending	57%	57%
Net Cash Flow/Unaccounted For	7%	6%

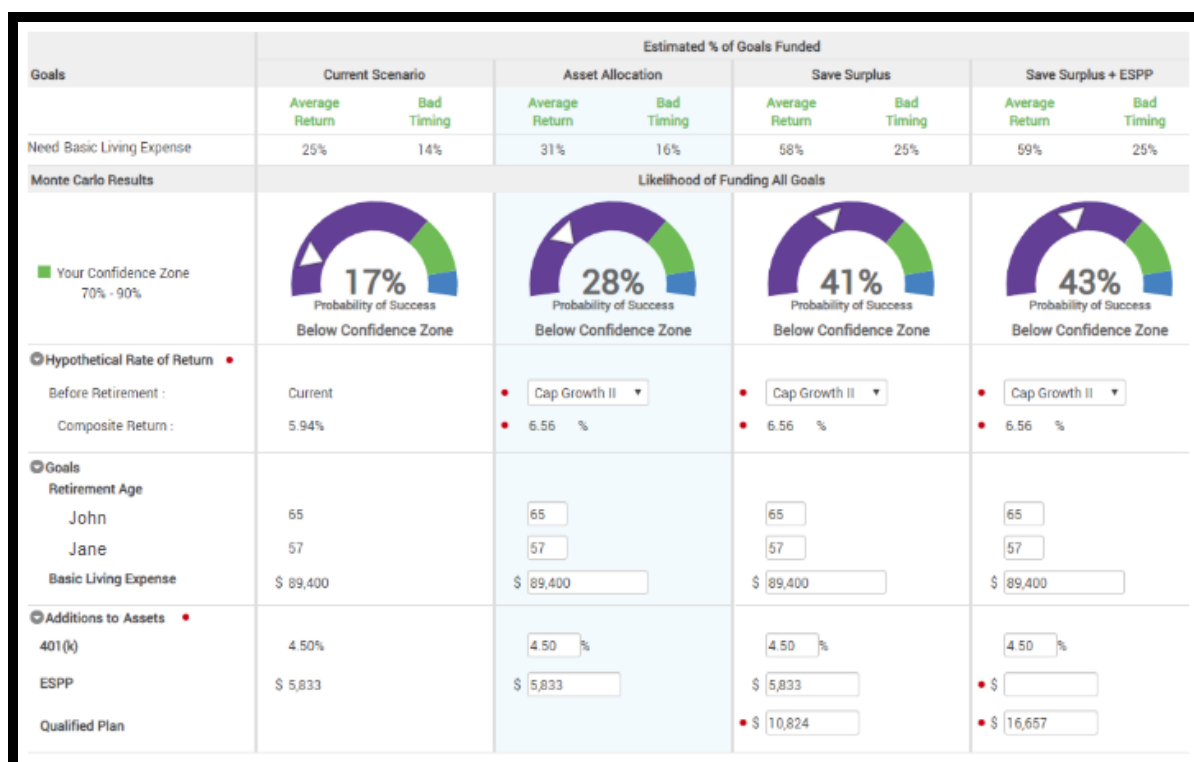
You estimated you had an \$800/mo surplus that was going to cash reserves. Since you have sufficient cash, we suggest directing these dollars elsewhere. Also, with Jane’s recent pay increase, we estimate you have an additional \$130/mo of take home pay. **We have shown you redirecting those dollars to get on pace to max out John’s HSA** (we don’t see that any contributions are currently being made) as this is the best tax-shelter available to you, **and the remainder going to Jane’s pre-tax 403b**. Pre-tax savings serves multiple purposes for you:

- Decreases taxable income
- Increases your savings rate for long-term goals
- Reduces current lifestyle, which reduces future savings required
- Reduces income for determining income-based repayments (specifically, Jane’s income in the case that you were to file separately for PSLF).

Based on our conversation earlier, we may also look at redirecting John’s ESPP dollars. And if John stands to receive additional bonus income, we can look at including that in these #s as well. And then once you have an idea of anticipated child care costs, you might also consider funding the Dependent Care FSA account.

5) Retirement Projections

This projection will become more of a focus once Jane transitions into practice and your future is more concrete. **For now, we've looked at current lifestyle to give you an idea of how this tool works and how we will use it going forward.** Ideally, we would like to see your progress be ~75%. We assumed retirement ages of 65 for John/57 for Jane, based on our discussions of Jane anticipating working 20-30 years (this would be in the middle - ~25 more years).



The first scenario assumes you maintain your current level of savings & projected lifestyle in retirement (\$7,450/mo - see Expense Worksheet in Appendix B). You're quite short of the target currently, which would require additional savings/lower lifestyle, working longer, etc.

The second scenario shows the same as the first, but reallocates you to a recommended 90/10 portfolio. Your current asset allocation is 83/17 and some assets are unclassified, so this just shows the impact of having an efficiently diversified and properly allocated portfolio.

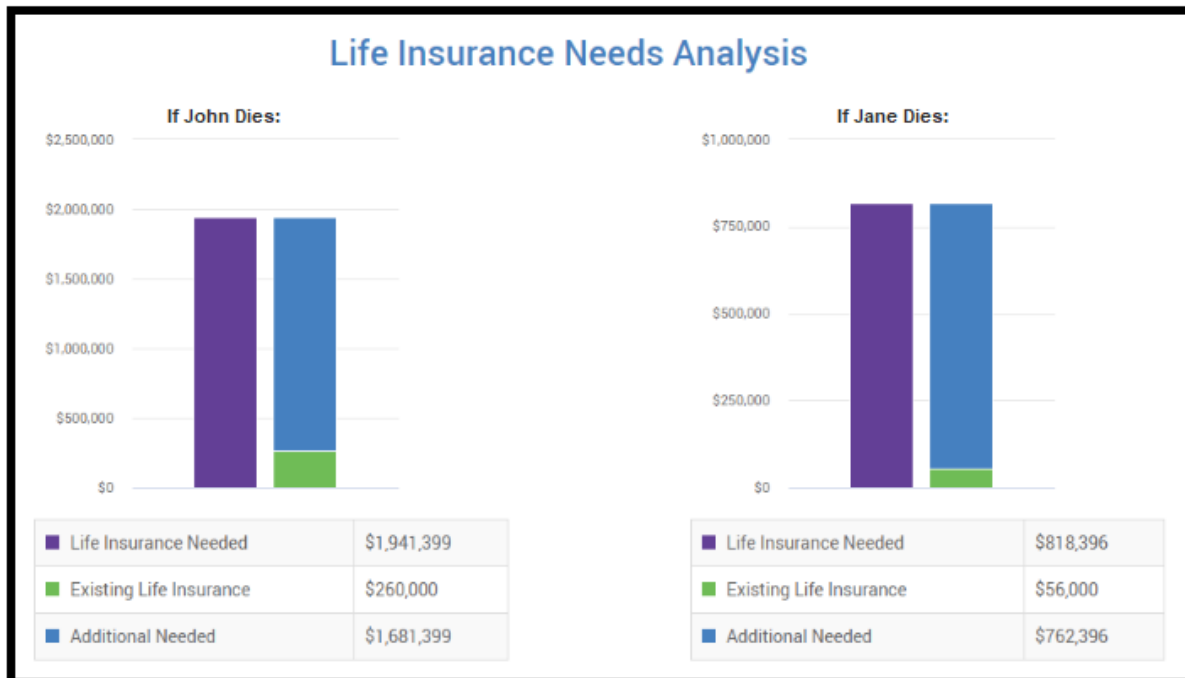
The third scenario shows the recommendations we made in the cash flow section in addition to reallocating: maxing the HSA (though not yet earmarked as a retirement asset) and directing surplus to Jane's 403b (\$902/mo). While still under the target, this gives you a good bump!

The last scenario shows the impact of moving the ESPP savings to pre-tax savings instead. While not a total "game-changer", it does bump you up a bit (based on \$5k/yr).

We are happy to run any additional scenarios you'd like to see

6) Risk Planning & Management

Life: Your life insurance need is largely dependent upon your lifestyle and will change based on your circumstances. Currently, the only coverage we have record of is group coverage through your employers. This puts John at a ~\$1.7M shortage and Jane at a ~\$750k shortage. These figures are based on your current scenario. **If we look at the scenario where you save your surplus and have an asset allocation of ~90/10, these figures drop to \$1.5M and \$650k.**



Disability: You both also have a shortage. We typically suggest maintaining the maximum amount of coverage available to you, especially earlier on in your career, to insure your future income. Specifically, as we had touched on, we suggest Jane consider looking at Mass Mutual's sex-neutral LTD option through work before it's no longer an option/pricing increases.

Property & Casualty: Coverage looks good! There are a few things you might consider:

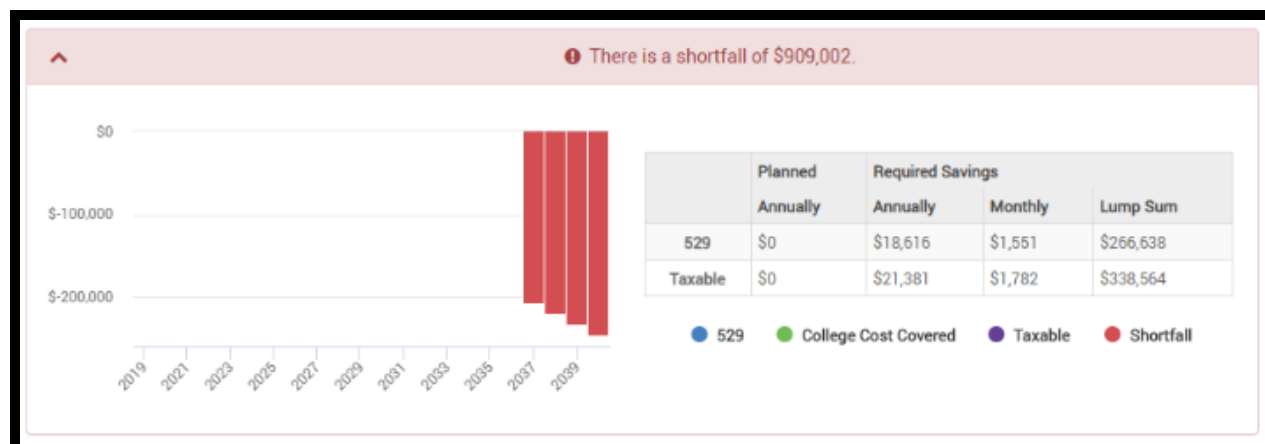
- Your auto deductible is \$500 which is low given the level of reserves you maintain. You might see if increasing to \$1k would save enough in premiums to be worth a switch.
- We don't see that you have Earthquake coverage. We suggest adding this. It's a relatively low cost for the potential benefit (\$200/yr-ish). Let us know if you need help.

Health Insurance: Things look good here. Will your child be added to Jane's insurance? One other option to keep in mind (depending on future circumstances & health care costs) is that her ER now offers an HSA plan and provides a significant HSA contribution (\$1-2k/yr).

Estate Planning: we don't have record of any estate planning documents (will, living will, power of attorney). We recommend getting these in place ASAP, especially when you have children. We can provide recommendations and make an introduction if you'd like.

7) Education Funding

The below figures are based on funding 4 years of tuition, room & board at Northwestern University.



**These figures assume monthly contributions are increased by 3% annually to keep up with inflation*

There are many ways to save for education - the most efficient plan depends on goals for pre-college, post-college, desired flexibility, etc. **529s offer tax-benefits** that a taxable accounts do not, but they also limit you in that those dollars must be used for education (to avoid penalty). **A taxable account lacks the tax-benefits of a 529, but allows for greater flexibility in use.**

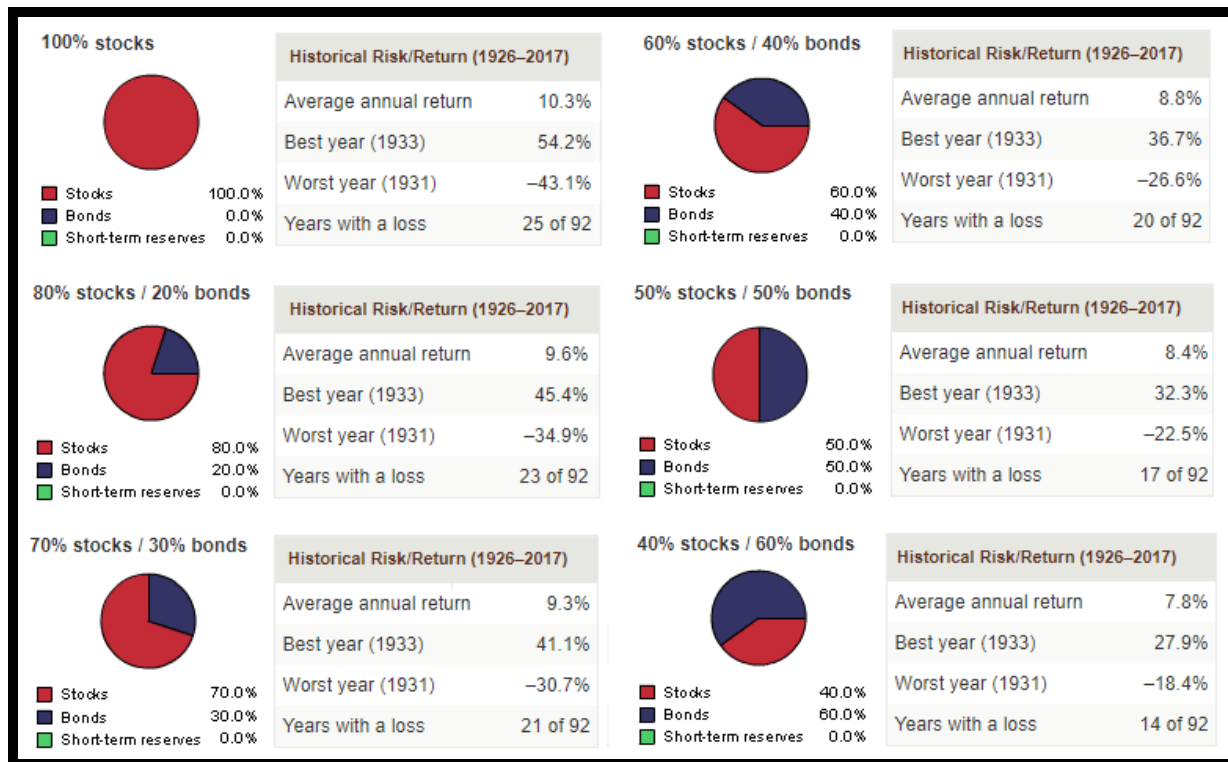
When you're ready to start funding this goal, these are the figures you can expect to be required to save for Northwestern University (depending on your preferred funding method):

- 100% - 529
 - = **\$1551/mo**
- 50% - 529 + 50% Taxable
 - = **\$1667/mo**

This brings total annual savings to \$18,612 - \$20,004.

8) Investments & Asset Allocation

We wanted to discuss your preferences for risk and make sure you were comfortable with the up/downside of your household asset allocation. And make sure everything is in line with your preferences. You're currently at ~85/15. Below is from [Vanguard](#), showing different allocations and expectations:



John's 403b

Typically, TIAA CREF plans publish their investments online. It appears you have some passive options through Vanguard funds (vs. the active list that contains the TIAA funds you currently hold). These funds have considerably lower expenses and a more passive strategy (own the market instead try to beat the market).

John's 401k

Please send us your available investment options for this plan so we can help you pick an appropriate allocation based on your risk tolerance.

ESPP

As your options vest, we suggest shifting them out of company stock and into a separate taxable account. This can be used to fund Roth IRAs, supplemental retirement, education, etc. This is an account you can manage yourself, or we could discuss options for having us manage it for you. Either way, once we have a plan in place, we would give you a recommendation on a proper asset allocation into low-cost, low-maintenance funds.

Agree on Next Steps & Review Calendar

1. Set up term life insurance for John (~\$1.5 Million Level 20) and Jane (~\$1 Million Level 20) - we will reach out to our contacts to get some quotes for you and help you decide.
2. Plan to route all possible pre-tax benefits through Jane's payroll
3. Invest cash above \$60k in self-managed accounts (Roth IRA) or through Jane's work (403b)
4. Change John's tax withholding (W-4) to single - 0 to help minimize taxes owed in the future.
5. Let us know when you're ready to reach out to accountants and we can provide recommendations.
6. John, send us your current 401k list of investment options available. We will send you a new target allocation for it and your 403b targeting a 90% stock and 10% bond allocation.
7. Setup basic estate planning documents with an attorney. Let us know if you'd like recommendations.
8. Set our next meeting (check-in on activities)

	October	November	December
Q4 2019			IDR Anniversary 1/20/20 Check In Meeting

	January	February	March
Q1 2020	Baby Doe Due! Setup FSA/Health	File 2019 taxes (compare file jointly vs separately)	Recertify Jane's income (for student loans)
	April	May	June
Q2 2020			Target 2020 goals update
	July	August	September
Q3 2020		Target 2020 plan delivery	Jane Fellowship Plan?

Appendix A: Plan Assumptions

Social security benefits are **not** accounted for in the plan.

Please see separate MoneyGuidePro report for additional details and assumptions.

All student loan projections assume household size of 2 and use 2019 poverty rates for year one. Future year poverty rates increase annually by 2.35%. We also assume prior payments count toward PSLF even though they have not been verified. You can see how many assumed payments we used in below student loan inventory - "Calculated Number of Monthly Payments".

Appendix B: Expenses

Housing	
Mortgage/Rent	\$1,037
Property Taxes	\$267
Home Insurance	
Home Maintenance	
Electric	\$80
Gas	\$75
Water, Sewer, Trash	\$50
Cable & Internet	
Cell Phone	
Security System	\$0
Lawn/Landscape	\$75
Other	\$0
Total	\$1,584
Personal Insurance	
Health Care	\$0
Life Insurance	\$0
Disability Insurance	\$0
Long Term Care Insurance	\$0
Umbrella	\$31
Total	\$31
Transportation	
Lease	\$0
Auto Loan	\$433
Auto Ins & Umbrella	\$169
Gas	
Maintenance	
Taxes/Tag	
Parking/Tolls	
Other	\$0
Total	\$602
Other Debts	
Credit Card	\$0
Personal Loans	\$0
St Loans	\$1,034
Other	\$0
Other	\$0
Total	\$1,034
Charitable Gifts	
Charitable Gifts	
Unaccounted For	
Unaccounted For (Margin)	\$885

Household/Personal	
Groceries	
Personal Care	
Clothing/Dry Cleaning	
House Cleaning	\$200
Professional Dues	\$0
Child Care (to work)	\$0
Healthcare (out of pocket)	
Education/School	\$0
Cash Allowances	\$0
Professional Fees	
Total	\$200
Discretionary	
Dining Out	
Recreation/Club Dues	
Movies/Sporting Events	
Home Upgrades/Furnishings	
Hobbies	
Vacation/Travel	
Pet Expenses	
Credit Card "cc"	\$5,000
Total	\$5,000
After-Tax Benefits (payroll)	
Parking	\$37
Other	\$0
Total	\$37
Pre-Tax Benefits (payroll)	
Dental	\$37
Medical	\$81
Vision	\$11
AD&D	\$3
Total	\$132
Total Expenses	\$9,505
Total Expenses (out of pocket)	\$9,336
Emergency	\$9,336
Retire	\$7,434
Survivor	\$5,947
Fixed	\$3,251
Variable	\$5,200
Charitable Gifts	
Unaccounted For	\$885
Benefits (payroll deducted)	\$169

Green box = credit card expense