



Bradford Pine Wealth Group

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NAME

DATE

Expense Analysis Worksheet

A clear picture of where every dollar goes, one line at a time.

Enter monthly or annual amounts for each line. In Adobe Acrobat or a modern browser, monthly entries fill in the annual column and every total adds itself. Printed and filled by hand, it works just as well.

♦ FIXED EXPENSES

	MONTHLY	ANNUAL
Mortgage / Rent		
Car Payment / Auto Lease		
Real Estate Taxes		
Maintenance Fees		
Auto Insurance		
Homeowners Insurance		
Life Insurance		
Health Insurance		
Disability Insurance		
Other Insurance		
Newspaper / Magazines		
Club Dues, Memberships, Licenses		
Bank Loans		
Student Loan Payments		
Cable / Internet		
Cell Phone		
Childcare / Daycare		
Support for Dependents		
Household Staff / Domestic Help		
Misc Fixed Expenses		
TOTAL FIXED		

♦ VARIABLE EXPENSES

	MONTHLY	ANNUAL
Food		
Heat		
Gas / Electricity		
Water		
Laundry / Dry Cleaning		
Basic Clothing		
Medical, Doctors, Etc		
Drugs / Prescriptions		
Vitamins / Supplements		
Gas and Oil for Autos		
Tobacco		
Alcohol		
Misc Variable Expenses		
TOTAL VARIABLE		

♦ Before You Begin

Most households can complete this in fifteen to twenty minutes with two things nearby: a recent bank or card statement, and last year's year-end summary.

Estimates are welcome. A close number on every line paints a truer picture than exact numbers on a few.

Page two collects the amounts that hide: seasonal costs, subscriptions, and what your credit cards actually cost you.

♦ LIFESTYLE EXPENSES

	MONTHLY	ANNUAL
Entertainment		
Vacations		
Education		
Discretionary Shopping		
Recreation / Hobbies		
Health Care / Beauty Care		
Pet Expenses		
Gym / Fitness Membership		
Charitable Giving / Philanthropy		
Misc Discretionary		
TOTAL LIFESTYLE		

♦ SAVINGS & INVESTMENTS

Tracked separately. These amounts build toward you and are not counted in your expense total.

	MONTHLY	ANNUAL
401(k) / 403(b) Contributions		
IRA Contributions		
Other Retirement Savings Contributions		
College / 529 Plan Contributions		
Other Savings / Investments		
TOTAL SAVINGS		

♦ EVERYTHING ELSE

The amounts that accumulate quietly.

	MONTHLY	ANNUAL
Seasonal & Annual Expenses Holiday gifts, insurance premiums, memberships, tuition. The once-a-year amounts that are easy to overlook.		
App & Streaming Subscriptions iPhone: Settings, your name, Subscriptions. Android: Play Store, profile, Payments & subscriptions.		
Credit Card Interest What your cards cost you last year, not what you charged. Your year-end statement shows it.		
Credit Card Annual Fees The yearly fees on each card, added together.		
ADDITIONAL EXPENSES Anything yours that is not named above.		
TOTAL EVERYTHING ELSE		

♦ Total Expenses

Fixed + Variable + Lifestyle + Everything Else

MONTHLY

ANNUAL

♦ THE COMPLETE PICTURE

OPTIONAL

If you would like the full view, **enter your take-home income, after federal and state taxes**, and this sheet shows your surplus or gap. Skipping this section is completely fine; your expense picture above stands on its own. Portfolio withdrawals are listed separately.

	MONTHLY	ANNUAL		MONTHLY	ANNUAL
Salary / Wages (take-home)			Rental Income		
Self-Employment / 1099 (net)			Alimony / Support Received		
Social Security Benefits			Part-time / Side Income		
Pension / Annuity			Trust or Inherited Distributions		
Investment / Dividend Income			Other Income		

♦ Portfolio Withdrawals (shown separately)

Money drawn from your portfolio to cover spending. Kept out of the income total and the surplus so the two stay distinct.

TOTAL INCOME

SURPLUS / (GAP)

Total income minus total expenses.

A number in parentheses means expenses exceeded income.

Securities and Advisory Services offered through LPL Financial,
a Registered Investment Advisor, Member FINRA/SIPC.
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