STONE PINE
FINANCIAL PARTNERS

The Expense Worksheet

CORE EXPENSES

Expense Category	*Monthly Amount*
Housing	
Utilities	
Mortgage/rent	
Taxes	
Insurance	
Maintenance	
Phone/internet/cable	
Food	
Groceries	
Transportation	
Fuel	
Vehicle maintenance	
Insurance	
Public transportation	
Car loan/lease	
Healthcare	
Health insurance	
Other out of pocket expenses	
Personal Care	
Clothing	
Products and services	
Insurance	
Life insurance	
Disability insurance	
Long-Term Care	
Additional Liabilities	
2nd Home mortgage	
Credit card debt	
Home equity loan	
Total Monthly Core Expenses	
Total Annual (x12) Core Expenses	

DISCRETIONARY EXPENSES

Expense Category	*Monthly Amount*
Dining Out	
Travel	
Entertainment	
Club Dues	
Hobbies	
Gifts	
Charity	
Education	
Other	
Total Monthly Discretionary	
Total Annual (x12) Discretionary	

Total Annual Expenses (Core + Discretionary)	