

Morgan Stanley

Esther Fishman, Financial Advisor

CERTIFIED FINANCIAL PLANNER™

Portfolio Management Director

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Summary of Annual Expenses

Mortgage Or Rent	Real Estate Taxes	Furnishings	Phone/TV/ Internet	Utilities	Home Repair& Improvements	Homeowner's Insurance
Annual						
Totals _____	+	_____	+	_____	+	_____
Groceries	Makeup/ Toiletries	Eating Out	Car Loan&other Loan pymts	Auto Insurance	Gas	Maintenance/ Repair on Car
Annual						
Totals _____	+	_____	+	_____	+	_____
Medical Expenses	Dental Expenses	Drugs/Med. Supplies	Health/ Life Insurance	Disability Insurance	Clothing Purchases	Dry Cleaning/ Alterations
Annual						
Totals _____	+	_____	+	_____	+	_____
Child/Elder/ Pet Care	Tuition/ After school	Books/ Supplies	News/Magazine Subscriptions	Gifts	Vacation	Entertainment/ Recreation
Annual						
Totals _____	+	_____	+	_____	+	_____
Organization/ Gym/Club Dues	Charitable Contributions	Long-term Care Insurance	Business Expenses	IRA/401(k) Contributions	Brokerage Acct Contributions	=Total Annual Expenses

CRC # 3803766 02/2026

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