Morgan Stanley

Esther Fishman, Financial Advisor
CERTIFIED FINANCIAL PLANNER™
Portfolio Management Director
61 South Paramus Road, 3rd Floor, Paramus, NJ 07652
201-967-3321

Summary of Annual Expenses

Mortgage Real Estate Furnishings Phone/TV/ Utilities Home Repair& Homeowner's Or Rent
Taxes Internet Improvements Insurance
Annual
Totals ________ + __________ + __________ + ___________ + _________ + ____________ + _____________ +

Groceries Makeup/ Eating Car Loan&other Auto Gas Maintenance/ Parking/Fares/
Toiletries Out Loan pymts Insurance Repair on Car Tolls **Annual**
Totals ________ + _________ + ______+ _____________ + __________+ _____ + _____________+____________+

Medical Dental Drugs/Med. Health/ Life Disability Clothing Dry Cleaning/ Spa/Nail/
Expenses Expenses Supplies Insurance Insurance Purchases Alterations Hair Salon
Annual
Totals ________ + __________ + __________ + ___________ + _________ + __________ + ____________ +__________+

Child/Elder/ Tuition/ Books/ News/Magazine Gifts Vacation Entertainment/ Hobbies Pet Care After
school Supplies Subscriptions Recreation
Annual
Totals ________ + ___________ + __________ + ______________ + ______ + _________+ ______________+_________

Organization/ Charitable Long-term Care Business IRA/401(k) Brokerage Acct
Gym/Club Dues Contributions Insurance Expenses Contributions Contributions **=Total**
Annual **Annual**
Totals _____________ + ___________+ ______________+ __________+_____________+____________ **Expenses**

CRC # 3803766 08/2024