Morgan Stanley

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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	Parking/Fares/ Tolls
Annual Totals	________ +	_________ +	_______ +	_____________ +	__________ +	_____ +	_____________ +	____________ +

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

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

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

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