4.0 Expenses

4.1 Summary of Expenses

For assistance in compiling the below amounts, please refer to detailed expense report in Part C | Personal Expenses

Figures are to be entered as annual amounts	
Home loan	$
Credit card 1	$
Credit card 2	$
Personal loan	$
Investment loan 1	$
Investment loan 2	$
Margin loan	$
Living expenses e.g. consumables, transport, health, housing	$
Total (transfer to 5.1)	**$**

Additional details:

5.0 Financial Profile

5.1 Annual Surplus/(Deficit)

	Client 1 (or joint)	**Client 2**
Total gross annual income (refer to 3.4)	$	$
Total estimated tax liability	$	$
Total net annual income	**$**	**$**
Total annual expenses (refer to 4.1)	$	$
Surplus/(Deficit) cash flow	**$**	**$**

Additional details:

Notes