



## SPECTRUM FINANCIAL

### Income and Expenditure Profile For

Employment & Investment Income	Client 1	Client 2	Debt Commitments	Monthly	Annually
Base Salary / Wages	\$	\$	Home Mortgage (Principal & Interest)	\$	\$
Commissions, Bonuses, Overtime	\$	\$	Personal Loan	\$	\$
Rental Income	\$	\$	Investment Loan (principal only)	\$	\$
Business Income	\$	\$	Credit Card Payments	\$	\$
Investment Income	\$	\$	Novated Lease - Post Tax ECM	\$	\$
Other	\$	\$	Other	\$	\$
<b>Total (A)</b>	<b>\$</b>	<b>\$</b>	<b>Sub Total</b>	<b>\$</b>	<b>\$</b>
Less Salary Packaging	Client 1	Client 2	Life & Super		
Salary Packaging Expenses	\$	\$	Life/TPD/Trauma Premiums	\$	\$
Packaged Items	\$	\$	Non Deductible Super	\$	\$
Salary Sacrifice Super	\$	\$	<b>Sub Total</b>	<b>\$</b>	<b>\$</b>
Novated Lease - Pre Tax Contribution	\$	\$	<b>Fixed Expenses/Bills</b>		
<b>Total (B)</b>	<b>\$</b>	<b>\$</b>	Home & Contents Insurance	\$	\$
Plus Franking Credits	\$	\$	Motor Vehicle Insurance	\$	\$
<b>Assessable Income Total (C)</b>	<b>\$</b>	<b>\$</b>	Private Health Insurance	\$	\$
Less Tax Deductions	Client 1	Client 2	Council Rates or Rent	\$	\$
Tax /Accounting Costs	\$	\$	Electricity & Gas	\$	\$
Deductible Investment Expenses			Phone (inc Mobile) & Internet	\$	\$
Investment Loan - Interest Only	\$	\$	Car Rego & Maintenance	\$	\$
Rental Property			Child Maintenance / Support	\$	\$
- Rates	\$	\$	Education (fees, books)	\$	\$
- Maintenance	\$	\$	Holidays	\$	\$
- Depreciation	\$	\$	Other	\$	\$
- Agent Fees	\$	\$	<b>Sub Total</b>	<b>\$</b>	<b>\$</b>
- Other	\$	\$	<b>Living Expenses</b>		
Income Protection Premiums	\$	\$	Home Repairs / Maintenance	\$	\$
Work Expenses	\$	\$	Home Appliances / Furniture	\$	\$
Other	\$	\$	Groceries	\$	\$
Other	\$	\$	Clothing & Shoes	\$	\$
<b>Total (D)</b>	<b>\$</b>	<b>\$</b>	Dining / Alcohol / Entertainment	\$	\$
<b>Taxable Income (C-D)</b>	<b>\$</b>	<b>\$</b>	Tobacco	\$	\$
less Tax Payable	\$	\$	Petrol and / or Other Transport	\$	\$
add Tax Rebates	\$	\$	Medical / Dental Expenses	\$	\$
<b>Net Income Total (E)</b>	<b>\$</b>	<b>\$</b>	Sport / Memberships	\$	\$
Add Tax Exempt Income	Client 1	Client 2	Childrens Activities	\$	\$
Family Allowance	\$	\$	Gifts / Church	\$	\$
Child Maintenance	\$	\$	Pet Care / Vet / Dry Cleaning	\$	\$
Salary Packaging Benefits	\$	\$	Hair / Beauty	\$	\$
Property Depreciation Add Back	\$	\$	Newspaper & Magazine Subscription	\$	\$
Other	\$	\$	Other	\$	\$
<b>Total (F)</b>	<b>\$</b>	<b>\$</b>	Other	\$	\$
<b>Joint Net Disposable Income</b>	<b>\$</b>	<b>\$</b>	Other	\$	\$
less Total Lifestyle Expenses	\$	\$	<b>Sub Total</b>	<b>\$</b>	<b>\$</b>
<b>ANNUAL CASH SAVINGS/(DEFICIT)</b>	<b>\$</b>	<b>\$</b>	<b>Total Lifestyle Expenses</b>	<b>\$</b>	<b>\$</b>
Is the Savings/Deficit figure reasonable?      Yes If No, why not?			Do you expect your Income / Expenses to change in      Yes the next 12 - 24 months? If Yes, how?		