



Certified Tax & Financial Planners, Inc.

3621 So. Harbor Blvd., Ste.240, Santa Ana, CA 92704-7917

714.437-9955 x 200 or Fax 714-437-9950

[www.ctfponline.com](http://www.ctfponline.com) or [jerry@ctfponline.com](mailto:jerry@ctfponline.com) or [wendy@ctfponline.com](mailto:wendy@ctfponline.com)

Dear Client,

Since we will be getting together soon for our first meeting together, I thought this might be a good time to have you fill out a monthly budget sheet the best you can and bring it in with you to the meeting. This will give us a better idea of where you are every month. Also, I don't know if you have filed your tax return for this year yet, but if you have, could you please bring in your copy so we can take a look at it and make a copy of it for our files?

Our objective at this upcoming meeting is to assess your current financial situation, by applying the concept of stewardship in planning your finances.

Since everyone is different, I would like you to give some thought to your goals, needs, and wants, prior to our meeting; and remember financial planning is a "participation sport".

It will be helpful in completing your Life Planning Analysis, and in making recommendations in the future if you could bring the items listed below:

- List of specific goals and objectives, short and long term.
- List the current value of your assets (what you own).
- List current balance of your liabilities (what you owe).
- Complete the monthly living expense summary (Attached)
- Bring your last paycheck stub.
- A copy of your last years tax return (if we do not already have it.)
- Information on fringe benefits available to you through your employer, please bring Employee Benefit Book
- Life and Health Insurance Policies that you own.
- Any other questions that you feel is might be relevant.

If you have any questions, please feel free to give us a call. We look forward to working with you.

God Bless and Keep  
You and Yours,

Jerry and Wendy Cennamo

**MONTHLY LIVING EXPENSE SUMMARY**

**PERSONAL EXPENSES (DO NOT INCLUDE BUSINESS OR RENTAL EXPENSES)**

ITEM DESCRIPTION	MONTHLY AMOUNT
Auto Gas/Oil	_____
Auto Loan Payments	_____
Auto Maint/Repairs/Lic. Fees	_____
Childcare Expenses	_____
Cleaners, Laundry	_____
Clothing	_____
Consumer Credit	_____
Education Expense	_____
Entertainment	_____
Food and Groceries	_____
Gifts – Christmas/Birthday/Anniversary/Etc.	_____
Home Maintenance & Repairs	_____
Home Mortgage	_____
Home Owners insurance	_____
Insurance on Children’s Lives	_____
Insurance on Client/Spouse Lives	Auto
Insurance, Automobiles	_____
Insurance, Medical/Dental	_____
Medical/Dental Expense	_____
New Household Purchases	_____
Personal Care – Hair/Nails/Etc.	_____
Pet Expenses	_____
Professional and Club Dues	_____
Property Taxes for Home	_____
Rent for Residence	_____
Small Appliance Replacements	_____
Subscriptions/Publications	_____
Tax & Financial Planning Expenses	_____
Telephone	_____
Time Share Expense	_____
Utilities – Gas/Electric/Water/Trash	_____
Vacations	_____
Yard/Pool Maintenance. & Repair	_____
Alimony	_____
Child Support	_____

**TOTAL MONTHLY EXPENSES**    \$ \_\_\_\_\_

In setting financial objectives, proper stewardship would be to design a plan to maintain your current standard of living, adjusted for inflation. Our computers will do this automatically.