

**FRS PERSONAL FINANCIAL SNAPSHOT - EXPENSE WORKSHEET**

<b>NAME/TYPE</b>	<b>BALANCES</b>	<b>MONTHLY PAYMENTS</b>	<b>PAYMENTS FOR 3 MONTHS</b>	<b>PAYMENTS FOR 6 MONTHS</b>	<b>PAYMENTS FOR 12 MONTHS</b>
<b>Debt Expenses:</b>					
First Mortgage					
Second Mtg./LOC					
Third Mtg./LOC					
Auto Loan					
Auto Loan					
Credit Cards					
Other:					
Other:					
Other:					
Other:					
<b>Recurring Expenses:</b>					
Telephone Bills					
Utilities					
Water/Garbage					
Auto Gasoline					
Entertainment					
Other:					
Other:					
Other:					
Other:					
<b>TOTAL RESERVES NEEDED FOR EXPENSES:</b>		<b>M-</b>	<b>3-</b>	<b>6-</b>	<b>12-</b>