

This Profile is for you to plan your plan--your Pre-Plan. It assist you in gathering and organizing your data for input into the Easy Financial Planner, to create your actual financial plan. Furthermore, this Profile, when completed, gives you the BIG PICTURE, Summary and Snapshot of your financial situation or plans. The EFP is a planning and execution tool for managing your money. Read the User Manual carefully or contact me.

EFP BUDGET PROFILE --THE BIG PICTURE

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INCOMES		Frequency	Occurances	Amount	Annual Amount
Begin Checking Balance		Once	1	3525.00	3525.00
Monthly Net Income		Pay Period	Occurances	Amount	Annual Amount
JOB1	Monthly	12	3000.00	36000.00	
JOB2	Semi-Mtly	24	2500.00	60000.00	
JOB3	Bi-Weekly	26	1500.00	39000.00	
	Bi-Weekly	26		0.00	
	Bi-Weekly	26		0.00	
Total Monthly Net Income				135000.00	
Other Net Income		Due Date	Occurances	Amount	Annual Amount
STATETAXRFN	04/28/25	1	1500.00	1500.00	
FEDTXRFN	05/15/25	1	800.00	800.00	
		1		0.00	
		1		0.00	
		1		0.00	
Total Other Net Income				2300.00	
Total Annual Net Income				140825.00	
EXPENSES					
Monthly Living Expense		Date Due	Occurances	Monthly Amount	Annual Amount
CKG FEE	01/02/25	12	6.00	72.00	
INTERNET	01/05/25	12	45.00	540.00	
WATER	01/05/25	12	81.00	972.00	
GAS	01/10/25	12	50.00	600.00	
ELECTRIC	01/20/25	12	119.00	1428.00	
CELLPHONE	01/25/25	12	87.00	1044.00	
SECURITY	01/26/25	12	11.00	132.00	
CABLE	01/28/25	12	83.00	996.00	
		12		0.00	
Total Monthly Living Expense				5784.00	
Other Living Expense		Date Due	Occurances	Amount	Annual Amount
INSURANCE	01/05/25	1	692.00	692.00	
INSURANCE	07/01/25	1	692.00	692.00	
		1		0.00	
		1		0.00	
		1		0.00	
		1		0.00	
		1		0.00	
		1		0.00	
Total Other Living Expense				1384.00	
Total Annual Living Expense				7168.00	
Monthly Misc-Expense		Date Due	Occurances	Amount	Annual Amount
GROCERY	01/15/25	12	300.00	3600.00	
AUTOGAS	01/05/25	12	150.00	1800.00	
CARWASH	01/20/25	12	40.00	480.00	
CASH	01/25/25	12	700.00	8400.00	
		12		0.00	
		12		0.00	
		12		0.00	
		12		0.00	
Total Monthly Misc-Expense			1190.00	14280.00	
Other Misc-Expense		Date Due	Occurances	Monthly Amount	Annual Amount
DMV	10/30/25	1	150.00	150.00	
EMMISSION	10/30/25	1	40.00	40.00	
DMV	11/30/25	1	160.00	160.00	
EMMISSION	11/30/25	1	40.00	40.00	
TURBOTAX	10/30/25	1	110.00	110.00	
		1		0.00	
		1		0.00	
		1		0.00	
Total Other Misc-Expense				500.00	

BUDGET PROFILE -- SUMMARY

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INCOME	Annual Amount
Begin Checking Balance	\$3,525.00
Total Monthly Net Income	\$135,000.00
Total Other Net Income	\$2,300.00
Total Annual Net Income	\$140,825.00
LIVING EXPENSE	
Total Monthly Living Expense	\$5,784.00
Total Other Living Expense	\$1,384.00
Total Annual Living Expense	\$7,168.00
MISC EXPENSE	
Total Monthly Misc-Expense	\$14,280.00
Total Other Misc-Expense	\$500.00
Total Annual Misc-Expense	\$14,780.00
DEBT EXPENSE	
Mortgage Debt Expense	\$18,881.28
Other Debt Expense	\$1,920.00
Total Annual Mortgage & Debt Expense	\$20,801.28
TOTAL ANNUAL EXPENSE	\$42,749.28
Balance Before Savings	\$98,075.72
Enter Annual Savings:	\$6,000.00
Total Projected Income Balance	\$92,075.72

3. Ways this Profile help you plan

1. Help you pre-plan and organize your data
2. Give you the BIG PICTURE of your finances
3. Allows you to review incomes & expenses

BUDGET SNAPSHOT	Annual Amounts
Total Income	\$140,825.00
Total Monthly Living Expense	\$5,784.00
Total Other Living Expense	\$1,384.00
Total Monthly Misc-Expense	\$14,280.00
Total Other Misc-Expense	\$500.00
Total Mortgage Debt Expense	\$18,881.28
Total Other Debt Expense	\$1,920.00
Total Savings	\$6,000.00
Total Projected Income Balance	\$92,075.72

Complete Mortgage Info 1 below, to compute your total mortgage payment. By selecting "YES" below (under Total Mortgage Payment, amount will be placed on 1st or 3rd Mortgage Payment line, on the Profile.

Mortgage Information 1	Enter Mortgage Details
Date First Payment Made:	August 1, 2020
Original Loan Amount:	\$296,322.00
Interest Rate:	2.75%
Term (Years):	30
Principal & Interest Payment:	\$1,209.71
Taxes (Monthly)	\$363.73
Insurance (Monthly)	
Total Mortgage Payment	\$1,573.44
Select "YES" transfer payment to Mortgage field in table below.	YES
Mortgage Information 2	Enter Mortgage Details
Date First Payment Made:	
Original Loan Amount:	
Interest Rate:	
Term:	
Principal & Interest Payment:	\$0.00
Taxes (Monthly)	
Insurance (Monthly)	
Total Mortgage Payment	\$0.00

Total Annual Misc-Expense				14780.00
Mortgage & Other Debt Expense	Date Due	Occurances	Monthly Amount	Annual Amount
PENNYMAC		12	1573.44	18881.28
		12	0.00	0.00
		Occurances		Annual Amount
USBK8033	01/01/25	12	120.00	1440.00
USBK6921	01/23/25	12	40.00	480.00
		12		0.00
		12		0.00
		12		0.00
		12		0.00
		12		0.00
		12		0.00
		12		0.00
		12		0.00
		12		0.00
		12		0.00
		12		0.00
Total Mortgage and Debt			1733.44	20801.28
TOTAL ALL EXPENSE				42749.28
BALANCE BEFORE SAVINGS				98075.72
Set aside savings here, after all expenses have been planned	Monthly Amount	Months	Date Due	Annual Amount
Enter Annual Savings:	500.00	12	01/05/25	6000.00
PROJECTED INCOME BALANCE				92075.72

Select "YES" transfer payment to BIG PICTURE.	NO
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Debt Registers	
Debt Register 1	\$8,100.00
Debt Register 2	\$2,500.00
Debt Register 3	
Debt Register 4	
Debt Register 5	
Debt Register 6	
Debt Register 7	
Debt Register 8	
Debt Register 9	
Debt Register 10	
Debt Register 11	
Debt Register 12	