

FOUR POINTS FINANCIAL

Available through Sorrento Pacific Financial, LLC

February Income						
Income	Week 1	Week 2	Week 3	Week 4	Week 5	Total
After-tax Income for Household						
Social Security/Pension						
Misc.						
Total Income						

February Expenses						
Fixed Expenses	Week 1	Week 2	Week 3	Week 4	Week 5	Total
Mortgage/Rent						
Automobiles						
Insurance (i.e. auto, homeowner's, renters)						
Investments/Life Insurance						
Phone/Internet/Cable						
Misc.						
Total Fixed						

Variable Expenses		Week 1	Week 2	Week 3	Week 4	Week 5	Total	
							Budget	Actual
Groceries	Budget							
	Actual							
Fuel/Maintenance	Budget							
	Actual							
Utilities	Budget							
	Actual							
House Maintenance	Budget							
	Actual							
Childcare	Budget							
	Actual							
Clothing/Personal	Budget							
	Actual							
Entertainment	Budget							
	Actual							
Medical/Drug/Dental	Budget							
	Actual							
Misc.	Budget							
	Actual							
Total	Budget							
	Actual							
Total Variable								
Total Expenses								

Total Net Income - Total Expenses =

Four Points Financial is the marketing name for investment services provided at Farmers and Merchants Bank and Trust. Investment Products and services offered through Sorrento Pacific Financial, LLC. (Member NASD/SIPC) are NOT FDIC Insured, NOT bank guaranteed, NOT insured by any federal agency, NOT a deposit and MAY go down in value. SPF is not affiliated with F&M Bank, Insurance products may be provided through ICBA Insurance Services, Inc.