



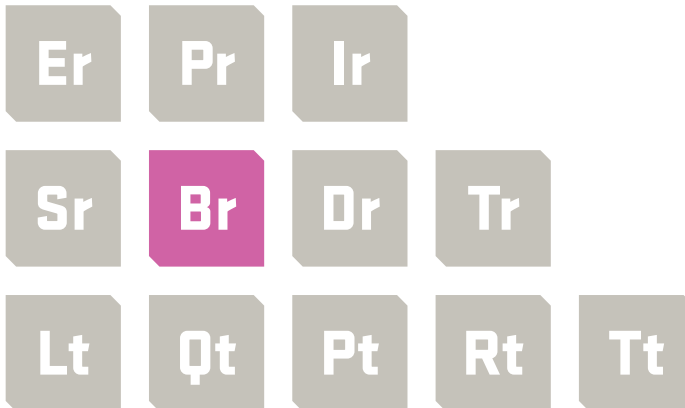
Burn Rate

PERFORMANCE SUMMARY

PREPARED FOR:

Dr. Jim Givitis

ELEMENTS®



FINANCIAL PLANNING. FOR DENTISTS.

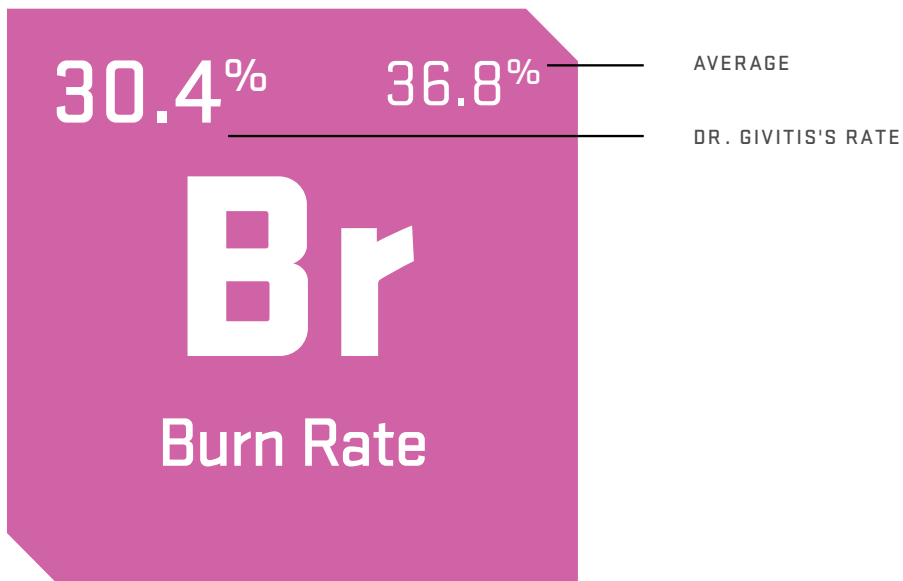


DENTIST ADVISORS



Dr. Jim Givitis

General Dentist, Age 45



Br Explanation

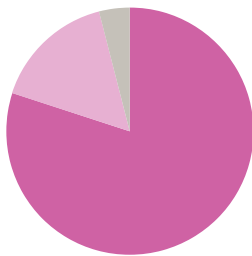
Br (Burn Rate) is calculated by dividing personal spending by personal income. Br indicates how much of a person's income is used for personal expenses. This ratio helps us monitor spending and anticipate a client's lifestyle expectations for retirement.



Spending Information

Total Annual Spending / Total Annual Income = **Br**
 \$205,000 / \$675,212 = **30.4%**

Type	Annual Spending Amount
Living Expenses	\$163,297
Home Mortgage Payments	\$32,859
Student Loans Payments	\$8,844
Total Annual Spending	\$205,000



- Living Expenses 80%
- Home Mortgage Payment 16%
- Student Loan Payments 4%

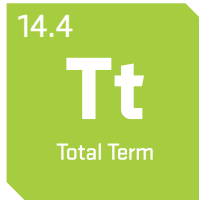
Historical Spending		
2018	2017	2016
\$205,000	\$197,500	\$201,100



Related Elements[®]



as of Feb 2018



as of July 2018

Audit Notes

Number of Dependents: **4**