

FL-150

FL-150 DEMO - MONTHLY EXPENSES

DEMO

12. Estimated monthly expenses

Item	Monthly Amount	Notes
Mortgage / housing payment	\$3,950.00	Declarant states spouse contributes \$2,000 per month.
Property taxes	\$650.00	Monthly equivalent.
Homeowner's insurance	\$210.00	
Food and household supplies	\$1,450.00	
Utilities	\$480.00	
Telephone / mobile	\$185.00	Same amount appears on business ledger as a company-paid mobile plan.
Clothing	\$300.00	
Entertainment / dining	\$850.00	Some dining charges also appear on the business credit card.
Vehicle lease	\$925.00	Same amount appears on business ledger as 'Auto lease - J. Mercer'.
Gas / transportation	\$420.00	
Auto insurance	\$240.00	
Child care	\$1,200.00	
Unreimbursed health care	\$280.00	
Credit card payments	\$1,350.00	
Other personal expenses	\$1,250.00	Travel, memberships, miscellaneous.
Total Monthly Expenses	\$13,740.00	
Spouse Contribution Toward Mortgage	\$2,000.00 per month	
Health Insurance Premium Paid by Spouse's Employer	Approximately \$780 per month	
Business-Paid Auto Lease	\$925 per month shown in MCS Production Services LLC ledger	
Business-Paid Mobile Plan	\$185 per month shown in business ledger	

Document note: The expense schedule reports the full vehicle and mobile costs as personal monthly expenses.

DEMO - FICTITIOUS DATA
 NAMES, AMOUNTS, ACCOUNTS, AND TRANSACTIONS ARE INVENTED

FL-150

SUPPORTING DOCUMENT SUMMARY - DEMO ATTACHMENTS

DEMO

The following fictitious supporting records are summarized on one page so the demo can be analyzed within a five-page test limit.

A. Payroll records - Northstar Event Production, Inc.

Record	Amount	Observation
May 2026 regular payroll	\$8,400.00 gross	Regular monthly gross salary.
June 2026 regular payroll	\$8,400.00 gross	Regular monthly gross salary.
June 2026 bonus	\$18,000.00 gross	Separate performance bonus.

B. Personal checking account - last three months

Bank Item	Amount	Observation
April 2026 deposits	\$12,950.00	Includes \$3,500 transfer from MCS Production Services LLC.
May 2026 deposits	\$13,200.00	Includes \$3,500 transfer from MCS Production Services LLC.
June 2026 deposits	\$12,650.00	Includes \$3,500 transfer from MCS Production Services LLC.
June 30 ending balance	\$22,640.18	Declaration reports only \$4,000 cash/checking.

C. MCS Production Services LLC - 2026 YTD ledger / P&L;

Business Item	Amount	Observation
2026 YTD net business income	\$68,400.00	P&L; through June 30, 2026.
Owner distributions - Apr/May/Jun	\$10,500.00	\$3,500 transferred to Jordan Mercer each month.
Auto lease - J. Mercer	\$925.00 / month	Paid directly by business.
Mobile plan - J. Mercer	\$185.00 / month	Paid directly by business.
Dining / groceries on business card	\$610.00 / month avg.	Categorized as client development; several merchants appear personal.
Shareholder loan account	\$50,000.00	Referenced in ledger; supporting loan documents not supplied.

D. 2025 federal tax return summary

Tax Item	Annual Amount	Observation
W-2 wages	\$100,800.00	Equivalent to \$8,400 per month.
Business / pass-through income	\$32,400.00	MCS Production Services LLC.
Interest income	\$1,850.00	
Adjusted gross income	\$135,050.00	Before deductions.

E. Other-party / spouse contributions

Contribution	Amount	Observation
Monthly mortgage contribution	\$2,000.00	Recurring transfer from spouse.
Employer-paid family health premium	\$780.00 / month	Not paid by declarant.

Documents not included with this demo package: current business balance sheet, shareholder-loan agreement, and complete business credit-card statements.

NAMES, AMOUNTS, ACCOUNTS, AND TRANSACTIONS ARE INVENTED