



**PERSONAL BUDGET**

**MONTHLY INCOME**

Wages & Bonuses		Dividends from investments	\$	Alimony	\$
Self-employed income	\$	Interest Income	\$	Child Support	\$
Real Property Income	\$	Pension income	\$	Gifts Received	\$
hobby		Other income	\$	Taxable Benefits	\$
				<b>Total Income:</b>	\$

**MONTHLY EXPENSES**

Mortgage payment or Rent		Home Maintenance	\$	Food - Groceries	
Home EqLine /2nd Mortgage	\$	Vac./Rental Maintenance	\$	Food - Restaurants/Coffee Out	
Real Estate Taxes	\$	Minor Home Improvements	\$	<b>Food Total</b>	\$
Home Owners Assoc.	\$	Home Cleaning Service	\$	Child Care, Babysitting	\$
Home Insurance	\$	Landscaping, Tree Care	\$	Education /School Tuition	\$
Vacation/Rental Mortgage	\$	<b>Home Care /Maint. Total</b>	\$	Tutoring / Uniforms	\$
Vacation/Rental Insurance	\$	Natural Gas	\$	Sports, Club Fees, Lessons	\$
Vac./Rental Property Taxes	\$	Electric	\$	Summer, Activity Camps	\$
Child Housing-Apt./Cont.	\$	Water / Sewer	\$	School supplies, Toys	\$
<b>Housing Total</b>	\$	Garbage	\$	Pets -Food,Vet, Grooming,Care	\$
		TV-Cable/Sat, StreamNetflix/Hulu	\$	<b>Children &amp; Pets Total</b>	\$
Bank Credit Card Payments	\$	Internet	\$		
Consumer Charge Accounts	\$	Phone (Cell, Landline, LongDist)	\$	Fitness / Sports Membership	
Auto Loans	\$	Newspapers, Magazines	\$	Haircuts, Styling, Products	
Personal Loans-School, etc	\$	Security Monitoring	\$	Mani-Pedi / Grooming	\$
<b>Debt payment Total</b>	\$	<b>Utilities Total</b>	\$	Makeup / Tanning	
				Spa / Beauty Treatments	\$
Auto Maintenance & Fuel		Life Insurance	\$	<b>Personal Services Total</b>	\$
Auto Insurance		Disability Insurance, AD&D	\$		
Parking & Tolls	\$	Health Insurance		Entertainmt-Movie, Concrct, Sports	
Public Transport / Cabs	\$	Copayments - Medical Care	\$	Travel-Vacatn, Family Visits, Saving	
<b>Transportation Total</b>	\$	Prescriptions		Hobbies & Crafts	\$
		OTC, Vitamins/Supplements		<b>Entertainment Total</b>	\$
Income Taxes (Federal & St)	\$	Dental /Orthodontic /Periodontic			
SocSec, Medicare, WC Taxes	\$	Glasses, Contacts		Clothing, Dry Cleaning, Laundry	\$
Tax Prep Service	\$	Chiropractic/PhysTh/Massage		Household Goods	\$
Banking/Financial Fees	\$	Counseling/Psych/Coaching	\$	Office&School Supplies, Postage	\$
Legal Services	\$	<b>Health Total</b>	\$	Electronics /Comp, Periph, SW	\$
Liability Insurance	\$			Durable Gd, Sm Appliances, Tools	\$
<b>Taxes and Legal Total</b>	\$	Business-Liability Insur./Bonding	\$	Furniture, Lighting, Rugs	\$
		-Licensing /Continuing Educatn	\$	Sports & Rec Equipment	\$
Pre-Tax Retirement contrib.	\$	-ProfAssnDues/Union/Uniforms	\$	Books, Music, Video-Movies	
After-tax Retirement contrib.	\$	-Unreimb. Travel/Entertainmt	\$	<b>Total Purchases</b>	\$
College Funds	\$	-Books/Subscriptions/SW	\$		
Systematic Savings	\$	-Small Purchases, Minor Expenses	\$	Charitable Contributions	
<b>Savings Total</b>	\$	Business-Capital Equip /Buy-in	\$	Gifts-birthdays, holidays, etc	
		<b>Business &amp; Work-Related</b>	\$	<b>Total Gifts</b>	\$

<b>Total Column1 Exp:</b>	\$	<b>Total Column 2 Exp:</b>	\$	<b>Total Column 3 Exp:</b>	\$
<b>Monthly Income:</b>	\$	<b>Monthly Expenses</b>	\$	<b>Budget difference:</b>	\$
<b>Annual Income:</b>	\$	<b>Annual Discretionary Funds (or shortfall):</b>	\$		

CLIENT PROVIDED INFORMATION FOR PROJECTION PURPOSES ONLY

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