

Income	Monthly	Annual
Client A Salary	_____	_____
Client B Salary	_____	_____
Interest Income	_____	_____
Dividends	_____	_____
Defined Benefit	_____	_____
Social Security	_____	_____
Alimony	_____	_____
Rental Property	_____	_____
Other Income	_____	_____
Total Income	\$ _____	\$ _____

Expenses		
Saving/Investment		
401(k) Plan / IRAs	_____	_____
Bank Accounts	_____	_____
Investment Accounts	_____	_____
Education Accounts	_____	_____
<i>Subtotal</i>	_____	_____
Housing		
Mortgage / Rent	_____	_____
Property Taxes	_____	_____
Home Owner's Insurance	_____	_____
Telephone/ Cell Phone	_____	_____
Utilities	_____	_____
Cable T.V.	_____	_____
Gardeners / Maid	_____	_____
<i>Subtotal</i>	_____	_____
Child Care		
Day Care / Sitters / Sports	_____	_____
Private School	_____	_____
Child Support Payments	_____	_____
<i>Subtotal</i>	_____	_____

	<u>Monthly</u>	<u>Annual</u>
Transportation		
Car / Lease Payment #1	_____	_____
Car / Lease Payment #2	_____	_____
Registration	_____	_____
Auto Insurance	_____	_____
Gasoline	_____	_____
Oil Changes / Maintenance	_____	_____
Repairs	_____	_____
Car Washes	_____	_____
Parking	_____	_____
<i>Subtotal</i>	_____	_____
Food & Beverages		
Groceries	_____	_____
Lunches / Meals Out	_____	_____
<i>Subtotal</i>	_____	_____
Clothing		
Adults	_____	_____
Children	_____	_____
Dry Cleaning	_____	_____
<i>Subtotal</i>	_____	_____
Furnishings		
Home	_____	_____
Office	_____	_____
<i>Subtotal</i>	_____	_____
Personal Care & Misc. Cash		
Morning Coffee	_____	_____
ATM	_____	_____
Make Up	_____	_____
Gym / Club Dues	_____	_____
Hair Cuts / Salon	_____	_____
<i>Subtotal</i>	_____	_____

	<u>Monthly</u>	<u>Annual</u>
Medical Expenses		
Insurance Premiums	_____	_____
Co-Payments / Deductibles	_____	_____
Drugs / Vitamins	_____	_____
Glasses / Contact Lenses	_____	_____
Dental	_____	_____
<i>Subtotal</i>	_____	_____
Education / Self Improvement		
Tuition / Books	_____	_____
Student Loan Payments	_____	_____
Newspapers	_____	_____
Magazines	_____	_____
Seminars	_____	_____
Karate / Swim / Music / Dance Lessons	_____	_____
<i>Subtotal</i>	_____	_____
Debt / Installment Payments		
Visa / MC / Amex #1	_____	_____
Visa / MC / Amex #2	_____	_____
Visa / MC / Amex #3	_____	_____
Dept. Stores	_____	_____
Personal Notes	_____	_____
Home Equity Loan / Line of Credit	_____	_____
<i>Subtotal</i>	_____	_____
Entertainment		
Dining Out	_____	_____
Movies / Video Rentals	_____	_____
Concerts / Theme Parks	_____	_____
<i>Subtotal</i>	_____	_____
Vacations & Holidays		
Annual Vacation	_____	_____
Weekend "Getaways"	_____	_____
Gifts – Birthday, Anniversary, Holidays	_____	_____
<i>Subtotal</i>	_____	_____

	<u>Monthly</u>	<u>Annual</u>
Charitable Contributions		
Church / United Way		
Other Non-Profit Organizations		
<i>Subtotal</i>		
Other		
Miscellaneous		
Pets		
<i>Subtotal</i>		
Total Expenses	\$ _____	\$ _____
Surplus / Deficit	+/-	+ / -