

Date: _____

	Monthly	Annual
Net Income		
Wages / Salary	\$ -	\$ -
Other	\$ -	\$ -
TOTAL INCOME	\$ -	\$ -

	Monthly	Annual	Balance
Loans			
Mortgage	\$ -	\$ -	
Auto Loan	\$ -	\$ -	
Credit Card	\$ -	\$ -	
Student Loan	\$ -	\$ -	
Other Loan/Lines of credit	\$ -	\$ -	
Living Expenses			
Rent	\$ -	\$ -	
Home / Renters Insurance / HOA	\$ -	\$ -	
Utilities	\$ -	\$ -	
Cell Phone	\$ -	\$ -	
Gas / Transportation	\$ -	\$ -	
Groceries	\$ -	\$ -	
Dining Out / Carry Out	\$ -	\$ -	
Prescriptions	\$ -	\$ -	
Insurance Premiums	\$ -	\$ -	
Recreation / Hobbies	\$ -	\$ -	
Subscriptions (Games/Magazines/Streaming)	\$ -	\$ -	
Miscellaneous	\$ -	\$ -	
Non-Monthly Expenses			
Christmas / Gifting	\$ -	\$ -	
Travel / Vacation	\$ -	\$ -	
Auto Maintenance / Service	\$ -	\$ -	
Home Maintenance	\$ -	\$ -	
Healthcare	\$ -	\$ -	
TOTAL EXPENSES	\$ -	\$ -	

Totals	Monthly	Annual
Income (+)	\$ -	\$ -
Expenses (-)	\$ -	\$ -
Disposable Income	\$ -	\$ -

	Monthly	Annual	Balance
Allocate Surplus			
401k / 403b / 457	\$ -	\$ -	
Health Savings Account (HSA)	\$ -	\$ -	
Traditional / Roth IRA	\$ -	\$ -	
Auto Deposit to Savings	\$ -	\$ -	
Non-Qualified Investments	\$ -	\$ -	
Other	\$ -	\$ -	
TOTAL SAVINGS	\$ -	\$ -	

Recommendations	
1)	
2)	
3)	
4)	