

Date: \_\_\_\_\_

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

Loans			Balance
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	\$ -	\$ -
<b>TOTAL EXPENSES</b>	\$ -	\$ -

Totals	Monthly	Annual
Income (+)	\$ -	\$ -
Expenses (-)	\$ -	\$ -
<b>Disposable Income</b>	\$ -	\$ -

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

Recommendations	
1)	
2)	
3)	
4)	