

	Monthly	Annual
Income		
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	+ / - _____	+ / - _____