

		Monthly	Non-Monthly	Annual Total
<b>INCOME</b>				
<b>Employment Income</b>				
	Salary			
	Self Employment			
	Commissions			
	Bonus / Gifts			
	<b>Employment Income Total</b>			
<b>Other Income</b>				
	Annuity			
	Rental Income			
	Social Security Income			
	Pension			
	Trusts & Estates			
	Child Support (+/-)			
	Alimony			
	Other Income			
	<b>Other Income Total</b>			
<b>TOTAL INCOME</b>				
<b>PRE-TAX DEDUCTIONS</b>				
	Medical Insurance			
	Dental Insurance			
	Vision Insurance			
	HSA			
	Group Term Life (G.T.L.) (pre-tax)			
	LT Disability			
	ST Disability			
	Transit			
	IRA / 403B / 401K			
	FSA Health			
	FSA Dependent Care			
	Other			
	<b>TOTAL PRE-TAX DEDUCTIONS</b>			
<b>TAXES (we will estimate)</b>				
	Federal			
	Social Security			
	Medicare			
	State & Local			
	Self-Employment Tax			
	Union Dues (not deductible)			
	Other Tax			
	<b>TOTAL TAXES (we will estimate)</b>			
<b>Net Income after pre-tax deductions &amp; tax</b>				

		Monthly	Non-Monthly	Annual Total
<b>AFTER-TAX EXPENSES &amp; SPENDING</b>				
<b>Shelter</b>				
	Mortgage			
	Rent			
	Common Charges / Maintenance			
	Real Estate Taxes			
	Homeowner's / Renter's Insurance			
	Housekeeper			
	Lawn & Garden, Snow, Trash			
	Home Maintenance			
	Home Improvements			
	Furnishings			
	Storage			
	Electric / Gas / Water			
	TV / Internet / Home Phone			
	Cellphone			
	<b>Shelter Total</b>			
<b>Shelter #2</b>				
	Mortgage #2			
	Common Charges / Maintenance #2			
	Real Estate Taxes #2			
	Homeowner's / Renter's Insurance #2			
	Housekeeper #2			
	Lawn & Garden, Snow, Trash #2			
	Home Maintenance #2			
	Home Improvements #2			
	Furnishings #2			
	Electric / Gas / Water #2			
	TV / Internet / Home Phone #2			
	<b>Shelter #2 Total</b>			
<b>Auto &amp; Transport</b>				
	Auto Loan/Lease Payments			
	Car Insurance / Registration			
	Parking, Tolls			
	Gas			
	Service & Parts			
	Taxis			
	Public Transport			
	<b>Auto &amp; Transport Total</b>			

		Monthly	Non-Monthly	Annual Total
<b>Health, Fitness &amp; Personal Care</b>				
	Health Insurance			
	Disability Insurance			
	Life Insurance			
	G.T.L. (after-tax)			
	Long Term Care Insurance			
	Therapist			
	Medical Out of Pocket			
	Dentist			
	Medicine / Glasses / Etc.			
	Personal Grooming (Hair, Nails, etc)			
	Health Club / Exercise			
	Laundry / Cleaning / Etc.			
<b>Health, Fitness &amp; Personal Care Total</b>				
<b>Food</b>				
	Groceries			
	Restaurants, Bars, Coffee Shops			
	Work Lunches			
<b>Food Total</b>				
<b>Shopping</b>				
	Clothing			
	Other Shopping			
<b>Shopping Total</b>				
<b>Kids</b>				
	Tuition			
	After School Activities			
	Babysitting / Daycare			
	Nanny			
	Camp			
	Other Kids (e.g. clothing, toys, etc)			
	Child Support			
	Education Savings			
<b>Kids Total</b>				
<b>Recreation &amp; Entertainment</b>				
	Vacation / Travel			
	Club Membership			
	Movie / Theater / Sports			
	Hobby			
	Newspaper / Magazine			
	Education / Books			
<b>Recreation &amp; Entertainment Total</b>				

		Monthly	Non-Monthly	Annual Total
<b>Other Expenses</b>				
	Pet Care			
	Dogwalker, Grooming, Boarding			
	Office / Studio Rent			
	Misc Business Expenses			
	Debt Repayment: Credit Card			
	Debt Repayment: Student Loans			
	Debt Repayment: Installment Loans			
	Gifts			
	Charitable Contributions			
	Umbrella Insurance Policy			
	Tax Prep			
	Miscellaneous			
	Cash & Other Uncategorized			
<b>Other Expenses Total</b>				
<b>TOTAL AFTER-TAX EXPENSES &amp; SPENDING</b>				