

BUDGET

INFLOWS (+)

INCOME	MONTHLY	ANNUAL
Wages / salary / commissions		
Pensions		
Social Security		
Investments (retirement account withdrawals, interest, dividends, capital gains)		
Other		
TOTAL INCOME		

OUTFLOWS (-)

SAVINGS	MONTHLY	ANNUAL
Emergency fund / bank savings		
401k / employer retirement plan		
Health Savings Accounts ('HSA')		
IRAs		
Taxable investment accounts		
Education accounts (529s, UTMA's / UGMA's)		
Other		
TOTAL SAVINGS		

DEBTS	MONTHLY	ANNUAL
Mortgage (principal, interest, taxes, and insurance)		
Car loans / vehicle loans		
Credit cards		
Student loans		
Other		
TOTAL DEBTS		

LIVING EXPENSES	MONTHLY	ANNUAL
Rent		
Utilities (electric, gas, water, etc)		
Cell phone / home phone		

BUDGET

Cable / internet / TV subscription services		
Groceries		
Restaurants / entertainment		
Transportation (gas, tolls, car repairs, etc)		
Clothing		
Child care		
Medical		
Home furnishings / repairs / maintenance		
Other		
TOTAL LIVING EXPENSES		

TRAVEL / BIG TICKET ITEMS	MONTHLY	ANNUAL
Vacations		
Gifts / Charitable donations		
Other		
TOTAL TRAVEL / BIG TICKET ITEMS		

INSURANCE / TAXES	MONTHLY	ANNUAL
Car/ motorcycle / other vehicle insurance		
Homeowners' insurance (<i>if not included in mortgage</i>)		
Umbrella insurance ('personal excess liability')		
Life insurance		
Disability insurance		
Real estate tax - home (<i>if not included in mortgage</i>)		
Personal property tax - autos / vehicles		
Other		
TOTAL INSURANCE / TAXES		

TOTAL - ALL EXPENSES		
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NET SURPLUS / (DEFICIT)		
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BUDGET

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