

## Income and Expense Budget

| Monthly Income              |         |            |
|-----------------------------|---------|------------|
|                             | Current | Retirement |
| Salary & Earned Income      |         |            |
| Child Support & Alimony     |         |            |
| Interest Received           |         |            |
| Social Security Income      |         |            |
| Pension Income              |         |            |
| Rental Income               |         |            |
| Other Income                |         |            |
| <b>Total Monthly Income</b> |         |            |

| Fixed Monthly Expenses       |         |            |
|------------------------------|---------|------------|
|                              | Current | Retirement |
| Payroll Deductions           |         |            |
| Credit Union                 |         |            |
| Mutual Funds                 |         |            |
| Stocks and Bonds             |         |            |
| Real Estate                  |         |            |
| Annuities                    |         |            |
| Certificates of Deposit      |         |            |
| Qualified Retirement Plans   |         |            |
| Other:                       |         |            |
| Mortgage Payment or Rent     |         |            |
| 2nd Home Mortgage            |         |            |
| Auto(s) Loan                 |         |            |
| Personal Loans               |         |            |
| Credit Cards                 |         |            |
| Life Insurance               |         |            |
| Health Insurance             |         |            |
| Disability Income Insurance  |         |            |
| Auto Insurance               |         |            |
| Home Owners Insurance        |         |            |
| Umbrella Liability Insurance |         |            |
| Other:                       |         |            |
| Federal Income Taxes         |         |            |
| State income taxes           |         |            |
| FICA                         |         |            |
| Real Estate Taxes            |         |            |
| Other Taxes                  |         |            |
| Gas and Oil                  |         |            |
| Maintenance and Repair       |         |            |
| License                      |         |            |
| Public Transportation        |         |            |
| Parking                      |         |            |
| <b>Total Fixed Expenses</b>  |         |            |

| Contributions              |         |            |
|----------------------------|---------|------------|
|                            | Current | Retirement |
| Religious Contributions    |         |            |
| Charitable Contributions   |         |            |
| <b>Total Contributions</b> |         |            |

| Variable Monthly Expenses      |         |            |
|--------------------------------|---------|------------|
|                                | Current | Retirement |
| Food (Groceries)               |         |            |
| Food (Dining Out)              |         |            |
| Doctor                         |         |            |
| Dentist                        |         |            |
| Prescription Drugs             |         |            |
| Professional Fees              |         |            |
| Education Expenses             |         |            |
| Day Care                       |         |            |
| Personal Care                  |         |            |
| Electricity, Gas, Cable        |         |            |
| Gas                            |         |            |
| Cable                          |         |            |
| Phone, Cellphone               |         |            |
| Internet                       |         |            |
| Water & Water Conditioners     |         |            |
| Garbage & Pest Control         |         |            |
| Home Maintenance & Repair      |         |            |
| Pool Maintenance & Repair      |         |            |
| Security Systems               |         |            |
| Home Furnishings               |         |            |
| Recreation                     |         |            |
| Entertain                      |         |            |
| Hobbies                        |         |            |
| Veterinarian & Pet Care        |         |            |
| Books, Magazines               |         |            |
| Club Dues                      |         |            |
| Vacation and Travel            |         |            |
| Children's Allowances          |         |            |
| Gifts (Christmas/Birthdays)    |         |            |
| Other:                         |         |            |
|                                |         |            |
|                                |         |            |
|                                |         |            |
|                                |         |            |
|                                |         |            |
| <b>Total Variable Expenses</b> |         |            |