

Monthly Income and Expenses	Your Information
Salary after taxes	\$
Additional income	\$
Total Income:	\$
Monthly Fixed Expenses:	
Mortgage Payment	\$
Property Taxes	\$
Utilities - Heat, Hydro, Water, Garbage Disposal, Hot-Water Tank Rental	\$
Home Phone / Mobile Phone	\$
Internet	\$
Cable / Satellite / Streaming Service	\$
Security System	\$
Insurance (Auto, Home, Life, Disability)	\$
Child Care	\$
Existing Loans and Credit Card Balance (minimum monthly payments)	\$
Other Fixed Expenses (child support, alimony, etc.)	\$
Total Fixed Expenses:	\$
Monthly Variable Expenses:	
• Groceries	\$
Household Maintenance (renovations, landscaping, house cleaning, snow removal, lawn care, gutter cleaning, etc.)	\$
• Transportation (gas, transit, car lease/payment, car service or repairs, parking fees, license and registration fees, new car parts, etc.)	\$
 Uninsured Health Services (dental care, eye care, massage therapy, counseling, other health services not covered by your health plan) 	\$
Education (tuition, books, school materials, etc.)	\$
Savings (retirement savings, education savings, emergency fund, etc.)	\$
Other Variable Expenses	\$
Total Variable Expenses:	\$
Monthly Discretionary Expenses:	
Personal (clothing, shoes, salon, dry cleaning, gym membership, etc.)	\$
Entertainment (movies, theatre, concert, theme park)	\$
Dining Out	\$
Vacation	\$
• Donations	\$
Miscellaneous Expenses	\$
Total Discretionary Expenses:	\$
Monthly Totals:	
Total Monthly Income:	\$
Total Monthly Expenses (Fixed + Variable + Discretionary):	\$
Total Cash flow (Total Income - Total Expenses):	\$