

<b>Monthly Income and Expense Budgets -</b>			
	<b>Spouse 1</b>	<b>Spouse 2</b>	
<b>GROSS INCOME</b>			
Monthly Employment Salary			For bi-weekly, multiply gross by 26, then divide by 12
Monthly Self-Employment/Business Income			
Monthly Investment Income			
Monthly Social Security			
Monthly Retirement Income			
<b>SUBTOTAL - GROSS INCOME</b>	<b>\$0</b>	<b>\$0</b>	
<b>TAXES AND DEDUCTIONS</b>			
<b>Taxes and Mandatory Deductions:</b>			
Federal Income Taxes			
State Income Taxes			
Social Security			
Medicare			
Mandatory Retirement Contributions			
<b>Subtotal -Taxes and Mandatory Items</b>	<b>\$0</b>	<b>\$0</b>	
<b>NET INCOME AFTER TAXES/MANDATORY ITEMS</b>	<b>\$0</b>	<b>\$0</b>	
<b>BUDGETED LIVING EXPENSES</b>			
<b>Housing Related Expenses:</b>			
Rent			
Mortgage Principal and Interest			
Home Equity Loans/Line of Credit			
Homeowners or Renters Insurance			If this is paid from escrow, include under Mortgage
Property Taxes			If this is paid from escrow, include under Mortgage
Condominium Fees			
Gas and Electric			
Heating Oil or Propane			
Landline Phone			
Cellphone			
Cable/Internet			
Water/Sewer			
Garbage Removal			
Cleaning Service			
Lawn Service			Compute seasonal cost and divide by 12
Snow Removal			Compute seasonal cost and divide by 12
Home Maintenance			
<b>Subtotal -Housing Related Expenses</b>	<b>\$0</b>	<b>\$0</b>	
<b>Groceries, Household and Personal Supplies</b>			
Food, Groceries and Household Supplies			includes cleaning supplies and dry goods
Toiletries, Grooming, Drug Store Purchases			includes personal care products, cosmetics, etc.
<b>Subtotal -Groceries and supplies</b>	<b>\$0</b>	<b>\$0</b>	
<b>Transportation Expenses:</b>			
Vehicle Loan/Lease Payments			
Gasoline			
Vehicle Insurance			
Repairs and Maintenance			
Tolls			
Taxi, ride-share , bus and train			
Parking			
<b>Subtotal -Transportation Expenses</b>	<b>\$0</b>	<b>\$0</b>	
<b>Health Care Expenses:</b>			

