<u> </u>			
Monthly Income and Expense Budgets -			
	Spouse 1	Spouse 2	
GROSS INCOME			
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	+		
SUBTOTAL - GROSS INCOME	\$0	\$0	
	+ + + + + + + + + + + + + + + + + + + +	70	
TAXES AND DEDUCTIONS	+		
TAXES AND DEDUCTIONS			
Taxes and Mandatory Deductions:			
Taxes and Ivialidatory Deductions.	_		
F. J.			
Federal Income Taxes			
State Income Taxes	_		
Social Security			
Medicare			
Mandatory Retirement Contributions			
Subtotal -Taxes and Mandatory Items	\$0	\$0	
NET INCOME AFTER TAXES/MANDATORY ITEMS	\$0	\$0	
BUDGETED LIVING EXPENSES			
Housing Related Expenses:			
Trousing related Expenses.			
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			
Subtotal -Housing Related Expenses	\$0	\$0	
Troubing Related Expenses	30	30	
Groceries, Household and Personal Supplies	-		
Groceries, riousenoia ana Fersonal supplies			
Food, Groceries and Household Supplies			includes cleaning cumplies and dry goods
			includes cleaning supplies and dry goods
Toiletries, Grooming, Drug Store Purchases			includes personal care products, cosmetics, etc.
Subtotal -Groceries and supplies	\$0	\$0	
Transportation Expenses:			
Vehicle Loan/Lease Payments			
Gasoline			
Vehicle Insurance			
Repairs and Maintenance			
Tolls			
Taxi,ride-share , bus and train			
Parking			
<u>-</u>	+		
Subtotal -Transportation Expenses	\$0	\$0	
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Health Care Expenses		1	
Health Care Expenses:	_		

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Monthly Income and Expense Budgets -			
	Spouse 1	Spouse 2	
			Include all premiums (medical, dental, vision); any additional premiums for family
Individual Health Insurance Premiums			coverage for children should be included in Children's budget
Medicare Premiums	 	 	coverage for annual en should be moladed in annual en souldee
Out of Pocket Uninsured Health Care Costs			includes dental and vision care costs not covered by insurance
Contributions to Health Savings/Flex Savings			includes defital and vision care costs not covered by insurance
Unreimbursed Prescription Drugs			
Subtotal -Health Care Expenses	\$0	\$0	
Personal Expenses:			
Voluntary Retirement Contributions			
Private Pay Life Insurance			
			Include Payments on Credit Card Balance; student loan; personal loans. Do not include
Loan Payments			credit card payments if balances are paid off each month
Pet Food and Veterinarian Expenses	†		
Clothing	 		
Uniforms			
Dry Cleaning	 		
Personal Care (hair care, nail care etc.)	 		
Dining and Entertainment (incl. w/ children)			
Cigarettes			
Alcohol			
Vacations (incl. w/ children)			
Gym Classes and Fees			
Other Classes or Lessons			
Subscriptions and Books			
Charitable Contributions (including church)			
Gifts to Family			Include any gifts for children in Children's budget
Voluntary Professional Dues			
Other (incl. description under Notes)			
- the (man description under Notes)	 		
Subtotal -Personal Expenses	\$0	\$0	
	70	70	
TOTAL BUIDGETED LIVING EVDENCES	Ć0	60	
TOTAL BUDGETED LIVING EXPENSES	\$0	\$0	
AVAILABLE INCOME AFTER LIVING EXPENSES	\$0	\$0	
	 		
	 		
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