SOURCES OF INCOME	MONTHLY AMOUNT	ANNUAL AMOUNT
Salary	\$	\$
Your Primary Job	\$	\$
Spouse's Primary Job	\$	\$
Part-time Work	\$	\$
Investments	\$	\$
Interest and Dividends	\$	\$
Property	\$	\$
Other (alimony, Social Security)	\$	\$
TOTAL	\$	=

EXPENSES	MONTHLY	ANNUAL	SPENDII % Reduction	NG PLAN \$ Saved
Fixed				
Housing (rent, mortgage)	\$	\$		
Utilities	\$	\$		
Insurance	\$	\$		
Loan Repayments	\$	\$		
Variable				
Food	\$	\$		
Clothing	\$	\$		
Credit card charges	\$	\$		
Transportation	\$	\$		
Leisure	\$	\$		
Travel	\$	\$		
Taxes	\$	\$		
Miscellaneous (gifts, snacks)	\$	\$		
TOTAL =	\$	\$		\$

INCOME vs. EXPENSES	MONTHLY	ANNUAL
Total income	\$	\$
Total expenses	-\$	-\$
BUDGET SURPLUS OR SHORTFALL	=	=