

Monthly Expenses:

House

Mortgage (p&i):

Property Taxes

Home Owners Insurance

Utilities

Gas

Electric

Fios

Cell Phone

Garbage

Sewer

Water

Home Services

Pest Control

HVAC

Landscaping

Housecleaning

Home Security

Maintenance/Improvements

Auto

Car Payment 1

Car Payment 2

Auto Insurance

EzPass/Tolls

Auto Maintenance/Repairs

Auto Fuel

Food /Dining

Groceries

Dining Out

Alcohol/Bars

Personal Care

- Hair, Nails, etc
- Clothes
- DryCleaning
- Toiletries ,etc.
- Gym Membership

Health and Insurance

- CoPays
- Prescriptions
- Life Insurance
- Other Out of Pocket Expenses

Kids

- Day Care
- Babysitting
- Hobbies/Activities
- School

Discretionary

- Spending Money - 1
- Spending Money - 2
- Family Activities
- Gifts
- Holidays
- Church
- Donations
- Vacation
- Memberships/Subscriptions

Debt

- Credit Card 1
- Credit Card 2

Total Monthly Expenses

= Sum of Monthly Expense(s)

Monthly Income:

Social Security 1
Social Security 2
Pension

Total Monthly Income: = Sum of Monthly Income(s)

Total Monthly Savings: = Total Monthly Expenses - Total Monthly Income

Total Annual Savings: = Total Monthly Savings * 12