

| <b>Step 1: Identify Income Sources</b>              |                           |                         |
|---|---------------------------|-------------------------|
| <b>Source</b>                                       | <b>Expected per month</b> | <b>Actual per month</b> |
| After-tax income                                    |                           |                         |
| After-tax income from spouse's income               |                           |                         |
| Tips, bonuses, cash from hobbies                    |                           |                         |
| Unemployment compensation                           |                           |                         |
| Social Security or Supplemental Security Income     |                           |                         |
| Public assistance                                   |                           |                         |
| Child support                                       |                           |                         |
| Other   |                           |                         |
| Other   |                           |                         |
| <b>Total Monthly Income</b>                         |                           |                         |
| <b>Step 2: List Expenses</b>                        |                           |                         |
| <b>Source</b>                                       | <b>Expected per month</b> | <b>Actual per month</b> |
| Rent/mortgage payment                               |                           |                         |
| Utilities (light, gas, electric, heat)              |                           |                         |
| Savings   |                           |                         |
| Cell phone (all features)                           |                           |                         |
| Home maintenance (cleaning, repairs, etc.)          |                           |                         |
| Groceries   |                           |                         |
| Car payment, gasoline, parking                      |                           |                         |
| Bus/train fare                                      |                           |                         |
| Insurance (car, homeowner's, life)                  |                           |                         |
| Tuition or school-related fees                      |                           |                         |
| Childcare & activities                              |                           |                         |
| Child support, alimony, spousal maintenance         |                           |                         |
| Union/organization dues                             |                           |                         |
| Pets (all costs - vet, grooming, food, etc.)        |                           |                         |
| Credit cards  |                           |                         |
| Clothes/uniforms                                    |                           |                         |
| Snacks/meals eaten out                              |                           |                         |
| Personal (toiletries, hair, nails, etc.)            |                           |                         |
| Entertainment                                       |                           |                         |
| Charitable donations                                |                           |                         |
| Savings for emergencies                             |                           |                         |
| Savings for long-term goals                         |                           |                         |
| Other   |                           |                         |
| <b>Total Monthly Expenses</b>                       |                           |                         |
| <b>Step 3: Compare Expected Income and Expenses</b> |                           |                         |
| Expected monthly income                             |                           | \$                      |
| (minus) expected monthly expenses                   |                           | -\$                     |
| <b>Discretionary income</b>                         |                           | \$                      |