

Monthly expenses (what goes out)

Taxes (variable with income):

Federal	\$
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State	\$
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Local	\$
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Total taxes	\$
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Household (essential):

Mortgage/Rent	\$
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Property taxes	\$
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Maintenance	\$
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Home/Renter's insurance	\$
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Electricity	\$
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Oil/Gas	\$
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Water/Garbage/Sewer	\$
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Telephone/Cell phone	\$
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Cable/Internet	\$
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Credit card payments	\$
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Other debt (e.g., student loans)	\$
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Other	\$
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Automobile & transportation (essential):

Car payment	\$
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Maintenance/Repairs	\$
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Gasoline	\$
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License/Registration	\$
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Insurance	\$
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Other	\$
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Living expenses (essential):

Food	\$
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Clothing	\$
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Beauty/Barber	\$
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Other	\$
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Medical/Health (essential):

Health insurance	\$
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Life insurance	\$
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Long-term care insurance	\$
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Disability insurance	\$
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Dental expenses	\$
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Other	\$
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Family care (essential):

Parent/Child care	\$
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Education	\$
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Clothing	\$
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Other	\$
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Total essential	\$
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Discretionary:

Entertainment	\$
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Dining out	\$
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Hobbies	\$
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Publications	\$
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Education	\$
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Traveling/Vacations	\$
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Charitable donations	\$
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Gifts	\$
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Professional/Social dues	\$
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Gym membership	\$
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Other	\$
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Total discretionary	\$
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Total monthly expenses	\$
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Total monthly income - Monthly expenses = Monthly discretionary income: \$

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