

MONTHLY BUDGET *(Assuming Divorced)*

MONTHLY INCOME

GROSS INCOME	PAYROLL DEDUCTIONS:
a. Wages \$	a. Taxes Withheld \$
b. Self-Employment \$	b. FICA/Social Security Taxes \$
c. Business Income \$	c. Self-employment taxes \$
d. Investments/Interest/Dividends \$	d. Medicare taxes \$
e. Retirement Benefits/Social Security \$	e. Other _____ \$
f. Other _____ \$	
TOTAL GROSS: \$	TOTAL DEDUCTIONS: \$
	NET INCOME
	(Gross Income - Deductions): \$

MONTHLY EXPENSES

<p><u>Home Expenses</u></p> <p>Mortgage(s) (1st, 2nd, HELOC) \$</p> <p>Rent \$</p> <p>Property taxes (if not included in mortgage) \$</p> <p>Homeowner's Insurance (if not included in mortgage) . \$</p> <p>HOA Fees (if not included in mortgage) \$</p> <p>Condo/Co-Op Maintenance Fees \$</p> <p>Monthly Assessments \$</p> <p>Electricity \$</p> <p>Water, Garbage, and Sewer \$</p> <p>Telephone \$</p> <p>Oil or Natural Gas \$</p> <p>Repairs and maintenance \$</p> <p>Lawn Care/Landscaping \$</p> <p>Pool Maintenance \$</p> <p>Pest Control \$</p> <p>Internet \$</p> <p>Security System \$</p> <p>Cable T.V. \$</p> <p>Alarm Service Contract \$</p> <p>Service Contracts on Appliances \$</p> <p>Cleaning/Maid services \$</p> <p>Other _____ ... \$</p> <p>Total Home Expenses \$</p> <p><u>Food</u></p> <p>Groceries \$</p> <p>Food Deliveries \$</p> <p>Restaurants/Dining Out \$</p> <p>Total Food Expenses \$</p> <p><u>Entertainment/Recreation</u></p> <p>Hobbies/Memberships/Clubs \$</p> <p>Movies and Theater \$</p> <p>Vacations/Travel \$</p> <p>Classes/Lessons \$</p> <p>Subscription Services \$</p> <p>Other _____ ... \$</p> <p>Total Entertainment/Recreation \$</p> <p><u>Medical (unreimbursed only)</u></p> <p>Physicians \$</p> <p>Dental/Orthodontist \$</p> <p>Optometry/Glasses/Contacts \$</p> <p>Prescriptions \$</p> <p>Mental Health Counseling/Therapy \$</p> <p>Total Medical Expenses \$</p>	<p><u>Insurance</u></p> <p>Life Insurance \$</p> <p>Health/Dental/Vision Insurance \$</p> <p>Disability / Long-Term Care Insurance \$</p> <p>Umbrella Insurance \$</p> <p>Auto Insurance \$</p> <p>Other (Pet, Boat, etc.) \$</p> <p>Total Insurance Expenses \$</p> <p><u>Vehicles</u></p> <p>Car Payment (loan/lease) \$</p> <p>Gasoline \$</p> <p>Repair/Maintenance \$</p> <p>License/Registration Fees \$</p> <p>Alternative (Uber/Lyft/Train/Bus) \$</p> <p>Tolls & Parking Fees \$</p> <p>Other _____ ... \$</p> <p>Total Vehicle Expenses \$</p> <p><u>Miscellaneous</u></p> <p>Postage \$</p> <p>Cellphones \$</p> <p>Gifts/Holiday Expenses \$</p> <p>Vitamins/Non-Prescription Drugs \$</p> <p>Toiletries \$</p> <p>Beauty Salon/Hair/Nails \$</p> <p>Pet Care (food, vet, etc.) \$</p> <p>Books/Newspapers/Magazines \$</p> <p>Donations \$</p> <p>Credit Card Monthly Min. \$</p> <p>Other _____ ... \$</p> <p>Other _____ ... \$</p> <p>Other _____ ... \$</p> <p>Other _____ ... \$</p> <p>Other _____ ... \$</p> <p>Other _____ ... \$</p> <p>Total Miscellaneous Expenses \$</p> <p><u>Other Payments</u></p> <p>Quarterly Taxes & Add'l Tax Payments \$</p> <p>Spousal Support Payments \$</p> <p>Child Support Payments \$</p> <p>Eldercare Expenses \$</p> <p>Professional Fees (Accounting, Financial Planning, Legal, etc.) \$</p> <p>Mandatory Union/Pension/Dues \$</p> <p>Total Other Payments Expenses \$</p> <p>TOTAL EXPENSES \$</p> <p>TOTAL MONTHLY SURPLUS/DEFICIT</p> <p>(Net Income - Total Expenses) \$</p>
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