

This worksheet will help determine allocation of monthly income and ultimately how much discretionary funds are available after all expenses.

Instructions:

Plug in Net (After Tax) Incomes in Section A

Reference all expenses on recent bank statements and credit card statements to help determine monthly expenses.

Accrual Expenses are likely not paid monthly but should be accrued (put away) monthly in a safe place so to have the funds available when those expenses arise. i.e. Car Maintenance Accrual = Oil Changes, New Tires, Battery, preventative maintenance = \$1,200 Anually, then \$100/month is a safe accrual estimate.

Month	Year	
Employment Income		\$ -
Employment Income		\$ -
Investment Income		\$ -
Rental Income		\$ -
Passive Income		\$ -
Other Income		\$ -
Other Income		\$ -
Other Income		\$ -
A. Total Income		\$ -
Charity (Charitable Contributions, Church Offering)		
Retirement Fund Contributions		
Rainy Day Savings Fund Contributions		
Rent/Mortgage Payment		
Home Ownership Association (HOA)		
Groceries		
Childcare (Daycare, infant expenses, medical, Etc)		
Children Monthly Expenses (School, Sports, Clothing, Etc)		
Child Education (Tuition, Books, Etc)		
Car Payment #1		
Car Payment #2		
Car Payment #3		
Student Loan		
Other Installment Loan #1		
Other Installment Loan #2		
Credit Card Payment #1		
Credit Card Payment #2		
Credit Card Payment #3		
Credit Card Payment #4		
Internet Services		
Medical Expenses / Dental / Eye Care / Health Savings Account Contribution		
Electricity		
Water Bill		
Gas Bill		
Gasoline		
Property Tax Accrual		
Car Insurance		
Cell Phone		
General Monthly Average of Amazon Orders		
Life Insurance Premium		
Car Maintenance Accrual		
Dining Out Accrual		
Clothing Accrual		
Household Goods (Toilet Paper, Cleaning Supplies, Home Furnishings)		
Amazon Average Monthly Orders		
Gifts Accrual		
Health and Beauty Accrual (Nail Care, Haircuts, Massages, Etc)		
Storage Unit		
Lawn and Garden Care		
Entertainment/Nightlife/Concerts/Family Outings		
Vacation/Travel Accrual		
Pet Expenses		
Furniture Payment		
Professional Laundry Services and/or Dry Cleaning		
Household Cleaning Services		
Home Security (ADP, Vivint, Ring Doorbell, Etc)		
Pool Services		
Monthly Legal Fees or Financial Advisor Expenses		
Subscriptions (Hulu, Netflix, Pandora, Onstar, Sirius, Gaming, Etc.)		
Memberships (Gym, Country Club, Publications, Etc)		
Alcohol, Beer, Wine, Cigarettes, Cigars, Lottery Tickets, Etc.		
Hobbies - Associated Expenses		
Other		
Other		
Other		
B. Total Expenses		\$ -
Net Income after Expenses (A Less B)		\$ -

Plug in income Streams in this section.

Add up all Monthly Incomes on this line.

Plug in Monthly Expenses in this section.

Add up all monthly expenses on this line.

Subtract B. Total Expenses from A. Total Income here.