

	Monthly	Quarterly	Semiannually	Annually
FIXED EXPENSES				
House Pmt or Rent				
Insurance				
Homeowners				
Automobile				
Health and Dental				
Dental				
Other (new car)				
Property Taxes				
FLEXIBLE EXPENSES				
Electricity				
Gas and Oil (Heat)				
Telephone				
Cellular Telephone				
Water and Sewer				
Cable TV				
Pest Control				
Yard Care				
Household Help				
Repairs/ Maintenance				
Other				
FOOD				
Groceries				
Restaurants				
Lunches				
TRANSPORTATION				
Car Payment				
Gas and Oil				
Repairs/ Maintenance				
Auto Tag and Taxes				
CHILDREN				
Private School, Tutor				
Activities (Sports, etc.)				
School Lunches				
Other				
PERSONAL				
Your Clothing				
Children's Clothing				
Shoes				
Accessories				

Laundry/ Dry Cleaning					
Beauty Shop/ Barber					
Cosmetics					
ENTERTAINMENT					
Newspapers					
Magazines/ Books					
Sports/ Movies					
Ballet and Symphony					
Other Entertainment					
EDUCATION					
Professional Fees					
Books and Supplies					
MEDICAL					
Doctors					
Dentist					
Orthodontist					
Optometrist					
Medical/ Prescriptions					
Counselor					
OTHER					
Charitable Contribution					
Gifts (B'day, Christmas)					
Taxes Withheld					
Savings					
IRA					
Keogh					
Other Retirement					
Parking					
PERSONAL LOANS					
Legal Bills					
VISA					
Furniture					
DAYCARE					
MEDICAL INS					
TOTAL EXPENSES					
MTHLY NET INCOME					
SURPLUS/ DEFICIT					