Name: _____
Address: _____

Annual Budget

Item	January	February	March	April	May	June	July	August	September	October	November	December	Total	Monthly Average
Residential:														
mortgage payment (prin, int, insur, taxes)													-	-
gas & electric													-	-
city services-water, sewer, garbage													-	-
telephone													-	-
homeowner's association fees													-	-
yard maintenance/tree trimming													-	-
house cleaning													-	-
television													-	-
cell phone													-	-
internet access													-	-
pest control													-	-
carpet cleaning													-	-
pool maintenance													-	-
miscellaneous repairs													-	-
subtotal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-discretionary expenses:														
auto loan/lease payments													-	-
auto insurance													-	-
gas													-	-
auto registrations													-	-
auto maintenance (lube, oil, filter)													-	-
auto maintenance/repair													-	-
dry cleaning/laundry													-	-
life insurance													-	-
health insurance													-	-
medical exams/doctor's visits													-	-
dental exams													-	-
contacts/eyeglasses													-	-
medical prescriptions													-	-
haircuts,styling, coloring, etc.													-	-
other salon expenses (nails, waxing,etc.)													-	-
makeup													-	-
pet food/care/supplies													-	-
groceries													-	-
other													-	-
subtotal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
total nondiscretionary expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name: _____
Address: _____

Annual Budget

Item	January	February	March	April	May	June	July	August	September	October	November	December	Total	Monthly Average
Discretionary expenses:														
clothing - spouse A													-	-
clothing - spouse B													-	-
clothing - children													-	-
eating out - lunch													-	-
eating out - dinners													-	-
eating out - other													-	-
charity													-	-
sporting events/pools													-	-
movies													-	-
other entertainment													-	-
gifts													-	-
subscriptions-newspaper, magazines													-	-
home decorations													-	-
subtotal discretionary	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal - non-disc and discretionary exp	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Capital Expenditures:														
vacation 1													-	-
vacation 2													-	-
home furnishings													-	-
home remodeling													-	-
school tuition, application, etc.													-	-
recreation (boat, camp trailer, etc.)													-	-
entertainment - parties,etc.													-	-
subtotal capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL **ALL** EXPENSES	-	-	-	-	-	-	-	-	-	-	-	-	-	-