

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

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