 Prepared for **Client Name(s)** as of **[Publish Date]**

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| 1. GROSS MONTHLY INCOME $ **From Gross income, deduct the following:**   * Taxes – $ * Health Insurance – $ * Retirement Account Contributions – $ * Other – $ | 4. WHAT’S LEFT $ |
| **Any after tax savings *not* earmarked for a near term expense** |
| 2. NET TAKE HOME MONTHLY INCOME $ **From Net Income, deduct *non-discretionary* living expenses such as:**   * Mortgage/Rent payment – $ * Student loans – $ * Insurance/Utilities – $ * Car (payment/gas/insurance) – $ * Food – $ |
| 3. DISCRETIONARY SPENDING $ **This category includes the following monthly *discretionary* expenses:**   * Gym membership – $ * Personal maintenance – $ * Eating out – $ * Subscriptions – $ * Leisure travel – $ * Other – $ |