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

|  |  |
| --- | --- |
| 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 – $
 |