

Taking Stock		
Personal Income Statement		
After-tax Income: All \$ Flowing In	Monthly Average	Annual Average
Salary, commission, bonuses		
Business/partnership income		
Part-time income		
Dividends & interest		
Rental/lease income		
Government pension/benefits		
Corporate pension		
Other:		
A) Total Income		

Taking Stock		
Personal Income Statement		
Non-discretionary Expenses	Monthly Average	Annual Average
Mortgage or rent		
Home maintenance/condo fees		
Home insurance/renter's Insurance		
Car loan/lease payment		
Auto insurance		
Transportation (fuel/maintenance/transit passes)		
Medical/dental/healthcare/self-care expenses		
Medical/healthcare insurance		
Life insurance & disability insurance		
Loan payments (student loans, line of credit, etc.)		
Credit card #1 monthly payment		
Credit card #2 monthly payment		
Credit card #3 monthly payment		
Childcare		
Child related expenses (school, sports, lessons)		
Groceries/sundries		
Personal savings/retirement savings/goals*		
Utilities (heat, water, electricity)		
Phone, TV + internet services		
Clothing & dry-cleaning		
Pet supplies & expenses		
Other:		
B) Total Non-discretionary Expenses		

Taking Stock		
Personal Income Statement		
Discretionary Expenses	Monthly Average	Annual Average
Dining out		
Recreation/entertainment/hobbies		
Subscriptions, dues, memberships		
Vacation/travel		
Gifts (holidays, birthdays, anniversaries)		
Charitable donations		
Vices (alcohol, tobacco, gambling)		
C) Total Discretionary Expenses		
Cash Flow Assessment		
Total Income (A)		
Less: Total Non-discretionary Expenses (B)		
Less: Total Discretionary Expenses (C)		
Cash Flow (A-B-C)		
Notes:		