

NORTON FINANCIAL CONSULTANTS



Itemized Budget

Name: _____

Date: _____

Income:

	<u>Monthly</u>	<u>Annual</u>	<u>Total</u>
Salary/Pension- self	_____	_____	
Salary/Pension- spouse	_____	_____	_____
Bonus-self	_____	_____	
Bonus-spouse	_____	_____	_____
Self-Employment Income (Net)	_____	_____	_____
Real Estate (Net)	_____	_____	_____
Dividends, Interest (savings, bonds)	_____	_____	_____
Social Security - self	_____	_____	_____
Social Security - spouse	_____	_____	_____
Trust Income, Other Income	_____	_____	_____
Total Annual Income			_____

Taxes:

	(Per Pay Period)	#/pp/yr. <input style="width: 50px; height: 15px;" type="text"/>	
Federal	_____	_____	
State	_____	_____	
FICA/Medicare	_____	_____	
Total Taxes			_____
Property Taxes		_____	_____

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Fixed Expenses:

		<u>Monthly</u>	<u>Annual</u>	<u>Total</u>
<i>Housing</i>	Mortgage/Rent	_____	_____	
	Equity Line	_____	_____	
	Total			=====
<i>Utilities</i>	Gas	_____	_____	
	Oil	_____	_____	
	Electricity	_____	_____	
	Cable	_____	_____	
	Internet	_____	_____	
	Telephone	_____	_____	
	Mobile Phone	_____	_____	
	Total			=====
<i>Food</i>	Groceries	_____	_____	
	Restaurants	_____	_____	
	Total			=====
<i>Clothing, Cleaning, Tailor</i>		_____	_____	=====
<i>Transportation</i>	Gas	_____	_____	
	Repairs, Parts, Maint., Taxes	_____	_____	
	Auto Insurance Premium	_____	_____	
	Auto Loan	_____	_____	
	Total			=====
<i>Medical, Dental, Drugs</i>		_____	_____	
<i>Medical Insurance Premium</i>		_____	_____	_____
<i>Credit Card, Personal Loan</i>		_____	_____	_____
<i>Housing Supplies, Maint, Domestic Help</i>		_____	_____	_____
<i>Child Care</i>		_____	_____	_____
<i>Group Life & Disability Insurance Premium</i>		_____	_____	
<i>Personal Life & Disability Insurance Premium</i>		_____	_____	
<i>Long Term Care Insurance Premium</i>		_____	_____	
<i>Homeowner & Other Liability Ins. Prem.</i>		_____	_____	=====
<i>Education, Tuition, Sports, Fees</i>		_____	_____	_____
<i>Postage, Subscriptions</i>		_____	_____	_____
Total Fixed Expenses				=====



Discretionary Spending

	<u>Monthly</u>	<u>Annual</u>	<u>Total</u>
Vacations, Travel	_____	_____	
Recreation, Entertainment	_____	_____	
Charitable Contributions	_____	_____	
Gifts	_____	_____	
Household Furnishings, Appliances Equipment	_____	_____	
Miscellaneous (personal allowances, lunches, tobacco, cosmetics, hair, vet)	_____	_____	
Total Discretionary Spending			=====

Business Expenses

Savings

401(k)	_____	_____	
SPP	_____	_____	
Fund for Education	_____	_____	
Savings	_____	_____	
Investment	_____	_____	
Other	_____	_____	

Total Savings & Investment

=====

Total Expenditures

=====

Net Surplus/Negative Cash Flow

Living Expenses

(Expenditures for other than Savings, Investment, and Taxes)

