|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Income | | | Expenses | | |
| *Annual* | Monthly | | Categories | Annual | Monthly |
|  | |  |  |  |  |
|  | |  | *Student Loans or Training Costs (if applicable)* |  |  |
|  | |  | *Housing (Rent/Mortgage)* |  |  |
|  | |  | *Utilities* |  |  |
|  | |  | *Transportation Payment* |  |  |
|  | |  | *Transportation Insurance (if needed)* |  |  |
|  | |  | *Gas and Repairs (if needed)* |  |  |
|  | |  | *Personal Expenses (add up your expenses)* |  |  |
|  | |  | *Federal Taxes* |  |  |
|  | |  | *State Taxes* |  |  |
|  | |  | *TOTALS* | *Total Annual Expense* | *Total Monthly Expense* |

|  |  |
| --- | --- |
| ***Annual Surplus*** |  |
| ***Monthly Surplus*** |  |