

Need help? send an email to [hi@blackswancfp.com](mailto:hi@blackswancfp.com) 844-639-8237 844-NEXT-CFP

**Your Income (the \$\$ coming in):**

Your annual salary		
Spouse's annual salary	+	
Other income	+	
Total \$\$ for the year	=	+12
<b>\$\$ per month coming in?</b>	=	

**Your Required Monthly Expenses (Needs)  
(the \$\$ going out--beyond your control):**

Total Student Loans =		
Student loan payment (Approx. \$100 per \$10,000 owed)	+	
Spouse's student loan payment	+	
Health Insurance (Approx. \$250 deducted from paycheck)	+	
Contribution to retirement (10% deducted from your paycheck)	+	
Credit card payments (3% of total balance)	+	
Spouse's credit card payments	+	
Taxes (Approx. 30% of monthly salary)	+	
<b>\$\$ per month going out? (beyond your control)</b>	=	
Have anything left? (\$\$ coming in minus \$\$ going out)		

**Your Monthly Expenses w/in your control (Wants):**

Housing : rent, mortgage, furniture, etc. (approx. 25% of income)		
Utilities: cable, gas, electricity, internet, phone (5% of income)	+	
Food: eating out & groceries (approx. 10% of income)	+	
Transportation: car, parking, gas, public (approx. 15% of income)	+	
Clothing: incl. dry cleaning (approx. 5% of income)	+	
Insurance: other than payroll deductions Home, renters, life, medical, vision, dental (approx. 5% of income)	+	
Retirement (other than paycheck ded.) (approx. 10% of income)	+	
Others savings: emergency fund (10% of income)	+	
Other expenses: travel, personal, pet, gifts, fun	+	
<b>Total monthly expenses w/in your control:</b>	=	
<b>\$\$ left from column 1</b>		
<b>Less total monthly expenses above</b>	-	
<b>Any extra for the month?</b>	=	