

Monthly Expenses Worksheet

Expense Item	Monthly Amount	Notes
Taxes (Real Estate)	\$0.00	Currently tax abatement
Health Insurance for Husand/Wife	\$0.00	Cannot afford
Chasunah Savings	\$0.00	Cannot afford
Retirement Savings	\$0.00	Cannot afford
Car	\$0.00	Don't need
Bungalow	\$0.00	Cannot afford
Accountant (file annual tax return)	\$16.66	Based on \$200 Annual
Vacations	\$20.00	Based on \$240 Annual
Life Insurance	\$30.00	\$360 Annual (500k for husband)
Miscellaneous (Home Repairs, Toys, Gifts, Etc)	\$30.00	Based on \$360 Annual
Home Owners Insurance	\$37.58	\$451 Annual
Home Phone	\$40.00	Monthly
Pharmacy/Personal Care	\$50.00	based on annual amount of \$600
House Goods	\$50.00	based on annual amount of \$600
Health Insurance	\$54.00	Health Plus For kids
Transportation (Public Trans/Car Service)	\$55.00	(averaged) based on annual amount of \$660
Cell Phone	\$80.00	2 Cells
Dental Expense	\$85.00	based on annual amount of \$1000
Patty Cash	\$90.00	Based on \$10 per week for both husand/wife
Meat	\$120.00	(averaged)
Fish	\$120.00	(averaged)
Electricity	\$120.00	(averaged)
Gas/Heat	\$120.00	(averaged)
Shabbos/Yomim Tovim Saving (Pesach, Shevovs, Sukkos, Chanukah, Purim)	\$150.00	based on annual amount of \$3000 (inclues Mikvah, Wine, Rebbe RC Gelt, etc)
Cleaning Lady	\$160.00	(averaged for \$40 weekly)
Unplanned Savings (Simchas, Emergencies)	\$166.66	based on annual amount of \$2000 for Emergencies
Clothing	\$200.00	based on annual amount of about \$2400
Maintenance & Water	\$400.00	Monthly
Schar Limud/Tuition (School/Cheder = x4 Children)	\$1,228.00	Monthly (School New Year Charges Registration, Transportation, Insurance, Bedek Habayis, Books, Day Camp, Trips)
Grocery	\$1,350.00	(averaged)
Mortgage/Rent	\$2,000.00	Monthly includes Real Estate Taxes
Total Monthly Expenses	\$6,772.90	
Total Annual Expenses	\$81,274.80	Monthly expenses x 12 months

Actual Income earned		
Actual Annual Net Income Divided in Monthly	\$6,750.00	
Actual Annual Gross Income	\$118,735.24	\$2,283.37 for \$1730.00 Net (NY 2016 FICA,Federal,NYS,NYC,NYSDI Married 6)
Actual Annual Net Income	\$90,000.00	\$1730 Weekly * 52 weeks
Actual Annual Net Income After Maaser	\$81,000.00	Deduct \$9000 10% Maaser

Bottom Line		
Monthly Needed Net Income minus Actual Net Income (After Maaser)	\$22.90	<-- Monthly Difference between <u>Needed</u> and <u>Actual</u> = Total Monthly Surplus or Deficit
Annual Needed Net Income minus Actual Net Income (After Maaser)	\$274.80	<-- Annual Difference between <u>Needed</u> and <u>Actual</u> = Total Annual Surplus or Deficit