



Freedom Financial Advantage, LLC

Annuities • Insurance • Money Management

WEBSITE : FREEDOMFINANCIALADVANTAGE.NET

GILBERT L. PEACOCK: 704-905-9867

OFFICE BY APPOINTMENT ONLY • LICENSED IN 15 STATES

BUDGET TOOL

GROSS INCOME PER MONTH _____

Salary _____
 Interest _____
 Dividends _____
 Other (_____) _____
 Other (_____) _____

LESS:

1. **Tithe** _____
 2. **Tax** (Est. - Incl. Fed., State, FICA) _____

NET SPENDABLE INCOME _____

3. **Housing**
 Mortgage (rent) _____
 Insurance _____
 Taxes _____
 Electricity _____
 Gas _____
 Water _____
 Sanitation _____
 Telephone _____
 Maintenance _____
 Other (_____) _____
 Other (_____) _____

4. **Food** _____

5. **Automobile(s)** _____
 Payments _____
 Gas and Oil _____
 Insurance _____
 License/Taxes _____
 Maint./Repair/Replace _____

6. **Insurance** _____
 Life _____
 Medical _____
 Other (_____) _____

7. **Debts** _____
 Credit Card _____
 Loans and Notes _____
 Other (_____) _____
 Other (_____) _____

8. **Enter./Recreation** _____
 Eating Out _____
 Baby Sitters _____
 Activities/Trips _____
 Vacation _____
 Other (_____) _____
 Other (_____) _____

9. **Clothing** _____

10. **Savings** _____

11. **Medical Expenses** _____
 Doctor _____
 Dentist _____
 Drugs _____
 Other (_____) _____

12. **Miscellaneous** _____
 Toiletry, Cosmetics _____
 Beauty, Barber _____
 Laundry, Cleaning _____
 Allowances, Lunches _____
 Subscriptions _____
 Gifts (Incl. Christmas) _____
 Cash _____
 Internet _____
 Other (_____) _____
 Other (_____) _____

13. **Investments** _____

14. **School/Child Care** _____
 Tuition _____
 Materials _____
 Transportation _____
 Day Care _____
 Other (_____) _____

Total Expenses _____

INCOME VERSUS EXPENSES

Net Spendable Income _____

Less Expenses _____
