

## RAYMOND JAMES

<b>Income Statement for</b>	
<b>As of</b>	
<b>Annual Gross Income</b>	
<b>Pre-Tax Contributions to Retirement Plans</b>	
<b>Adjusted Gross Income</b>	
- Federal Taxes	
- State Taxes	
- Social Security and Medicare Taxes	
<b>Total Annual Net Income</b>	
<b>Total Monthly Net Income</b>	
<b>Monthly Expenses</b>	
Automobile Expenses (Car Loan, Insurance, Maintenance)	
Cable and Internet	
Child Care	
Clothing	
Disability, Life and Long Term Care Insurance Premiums	
Donations and Gifts	
Entertainment	
Food	
Health and Dental Insurance Premiums	
Homeowners Insurance Premium	
Household Maintenance and Utilities	
Loan Repayments (Credit Card, Student Loans etc.)	
Medical Expenses (Out of Pocket Expenses)	
Mortgage Payment or Rent	
Miscellaneous Expenses	
Real Estate Taxes	
Telephone (Home and Cell)	
Transportation (Gas for Car, Parking, Train etc.)	
Vacation	
<b>Total Monthly Expenses</b>	<b>\$0</b>
<b>Total Monthly Net Income</b>	<b>\$0</b>
<b>(Total Monthly Expenses)</b>	<b>\$0</b>
<b>Discretionary Monthly Income</b>	<b>\$0</b>

calculator should not be construed as guarantees or projections. Moreover, certain information may change over time because of changes in tax law, investment trends and your personal circumstances. It is important that you periodically review and update your plans. Tax aspects should be discussed with a qualified tax professional.