



ESSENTIAL PERSONAL NEEDS PER YEAR

Loans / Debt	Total
Min Credit Card Payment	
Min Loan Payment	
Insurance	Total
Life	
Auto	
Home	
Health	
Home	Total
Mortgage / Rent / HOA	
Utilities	
Phone	
Cable / Internet	
Auto	Total
Car Maintenance	
Public Transit	
Parking	
Gas	
Personal Care	Total
Personal Hygiene Needs	
Clothes / Apparel	
Out of Pocket Medical	
Dependants	Total
Pet Supplies and Vet Costs	
Child / Elderly Care	
Groceries	Total
Food	
Eating Out	

ESSENTIAL BUSINESS NEEDS PER YEAR

Office	Total
Rent / Lease / Mortgage	
Supplies	
Maintenance	
Phone & Internet	
Utilities	
Software / Hardware	
Subscriptions	
Travel for Business	Total
Public Transit	
Parking	
Gas	
Travel	
Loans / Debt	Total
Credit Debt	
Business Loan	
Personnel	Total
Cost of My Salary	
Employee Salaries	
Subcontractors	
Lawyer	
Accountant	
Food & Gifts	Total
Business Related Meals	
Promotional Gifts	
Marketing	Total
Advertising	
Website	
Other Collateral	