

Monthly Personal Expenses

HOME

Mortgage/Rent	
Electricity	
Gas	
Water	
Phone	
Cable & Internet	
Security	
Total	

PERSONAL CARE

Clothes/Shoes	
Toiletries	
Cosmetics	
Salon	
Prescriptions	
Gym/Fitness	
Medical Expenses	
Total	

FOOD

Groceries	
Dining Out	
Coffee	
Total	

TECH

Computer	
Software	
Hardware	
Total	

AUTO

Car Payment	
Maintenance	
Public Transit	
Parking	
Ride Share	
Gas	
Total	

INSURANCE

Life	
Auto	
Home	
Health	
Total	

LITTLES

Child Care	
Pet Care	
Total	

TOTAL

Personal Expenses (per month)	
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Determining an Hourly Rate

BILLABLE HOURS PER YEAR

Hours per Day	x	Days per Week	x	Week per Year	=	Hours

ALLOWANCES PER YEAR

Description	Hours per Day	x	Number of Days	Hours
Holidays				
Vacation				
Sick Leave				
Total				

BILLABLE HOURS LESS ALLOWANCES

Billable Hours	-	Allowances	=	Total

NON-BILLABLE HOURS: 25% (*filing, cleaning, invoices, taxes, emailing, etc.*)

Total Hours	x	.75	True Billable Hours

HOURLY RATE

Desired Income	÷	True Billable Hours	=	Hourly Rate