Monthly Personal Expenses

HOME	Mortgage/Rent	PERSONAL CARE		Clothes/Shoes	
H	Electricity	JALO		Toiletries	
	Gas	SSO.N		Cosmetics	
	Water	PE		Salon	
	Phone			Prescriptions	
	Cable & Internet			Gym/Fitness	
	Security			Medical Expenses	
	Total			Total	
			•		
FOOD	Groceries	TECH		Computer	
F	Dining Out		•	Software	
	Coffee			Hardware	
	Total			Total	
AUTO	Car Payment	Z		Life	
A	Maintenance			Auto	
	Public Transit	Ž		Home	
	Parking			Health	
	Ride Share			Total	
	Gas		, ,		
	Total	TOTAL		Personal Expenses	
				(per month)	
LES	Child Care				
LITTLES	Pet Care				

Monthly Budget & Desired Income

_	
Total	

Concerts, movies, events, vacations, drinks, extra clothes, hobbies, etc.

SAVINGS		
SAV		
	Total	

Savings, kid's college fund, retirement

DEBTS		
DE		
	Total	

Student loans, credit cards

	Desired Income (di)	
MONTHLY	Debts	
	Savings	
EXTENSES	Wants	
N T T	Personal Expenses	

di x 1.3	
di before taxes	

Desired Income x 12	
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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