Monthly Take-Home Income	
Your Salary/Wages	
Spouse's Salary/Wages	
Social Security Income	
Military Pay	
Pension Plan/ Retirement Payments	
Dividend and Interest Income	
Alimony/Child Support Payments	
Rental Income	
Unemployment/Food Stamps	
Other Income	
TOTAL INCOME	$0.00

Monthly Contractual Debts	
1st Mortgage/Taxes/Insurance	
2nd Mortgage/Taxes/Insurance	
Rent (Apartment, etc.)	
Mobile Home Lot Rent	
Student Loans	
Auto Loans/Leases	
Recreation (Watercraft, etc.)	
Past-Due Taxes	
Other Contractual Debts	
Other Contractual Loans	
TOTAL CONTRACTUAL DEBTS	$0.00

Monthly Adjustable Debts	
401(k)/IRA/Savings	
Credit Card	
Credit Card	
Credit Card	
Personal Loan	
Medical/Dental Bills	
TOTAL ADJUSTABLE DEBTS	$0.00

Monthly Living Expenses	
Utilities	
Gas, Electric, Water	
Telephone (Landline, Mobile)	
Cable TV/Satellite	
Trash Service	
Internet Service	
Transportation	
Gasoline	
Automobile Maintenance/Repairs	
Public Transportation	
Parking	
Insurance	
Automobile	
Health & Dental	
Life & Disability	
Homeowner/Renter	
Taxes	
Federal/State/Local	
Social Security/Medicare	
Personal Care	
Dry Cleaning/Laundry	
Hair/Nails	
Clothing	
Medical Care	
Prescriptions	
Medical/Dental/Optical	
Child Care	
Day Care/Nanny	
Activities	
Education/Tuition/Supplies	
Food (Home, Work, School)	
Household Furniture/Maintenance	
Alimony/Child Support	
Financial & Legal Services	
Gardener/Pool/Alarm Service	
Entertainment & Recreation	
Homeowner Dues	
Newspapers/Subscription	
Health Club Membership	
Charitable Donations/Gifts	
Vacation	
Other Expenses (Misc.)	
TOTAL EXPENSES	$0.00

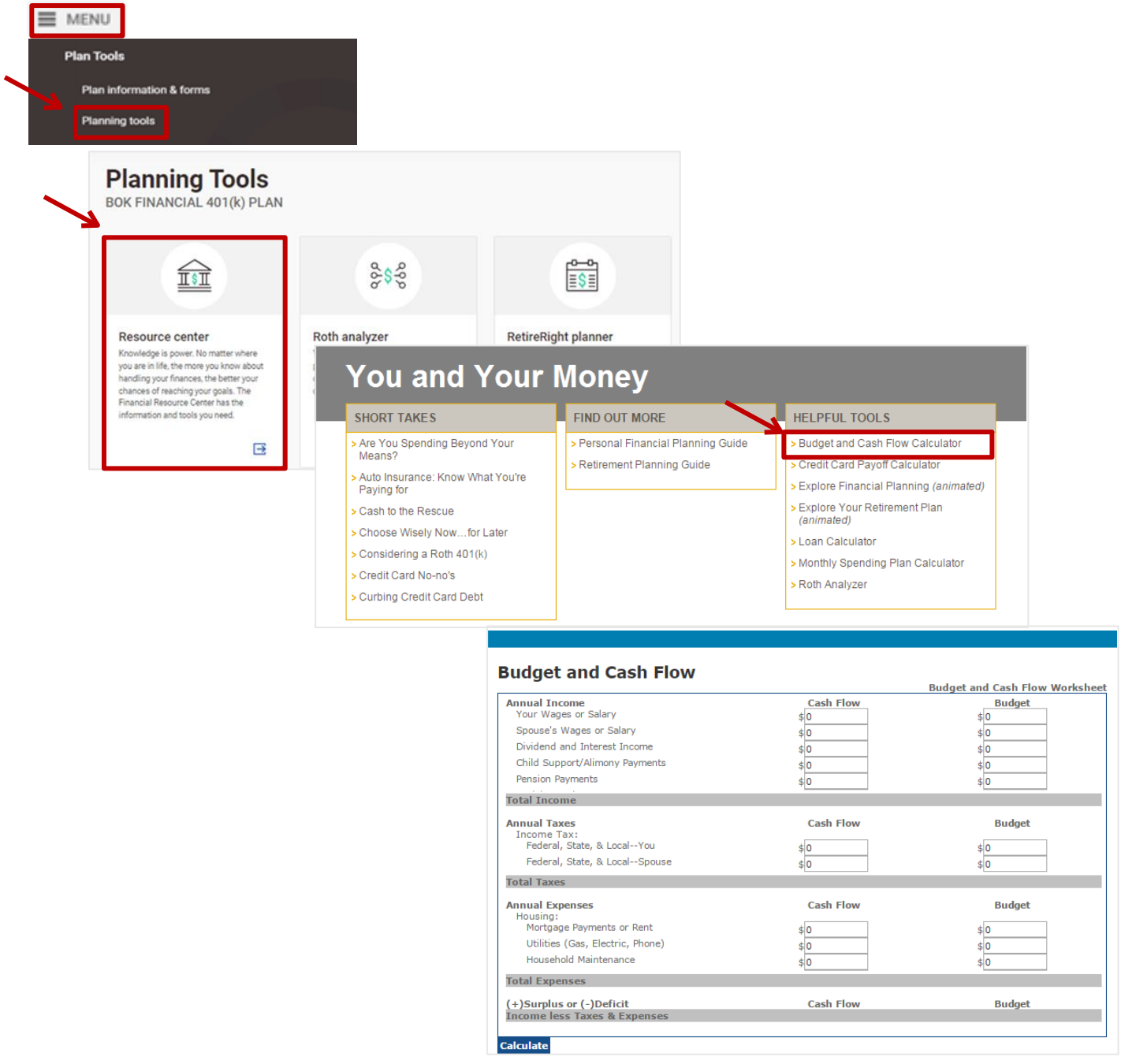
Summary of Your Budget	
Total Take-Home Income	$0.00
Total Contractual Debts	$0.00
Total Adjustable Debts	$0.00
Total Living Expenses	$0.00
TOTAL SURPLUS OR DEFICIT	$0.00

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Knowledge is power. No matter where you are in life, the more you know about handling your finances, the better your chances of reaching your goals — whatever they may be. A new car…your first home…college for the kids…a fulfilling and financially secure retirement. The Financial Resource Center has the information and tools you need.

Online Interactive Budget & Cash Flow Calculator. It makes good financial sense to create a budget each year and live within that budget. This calculator will help track your cash flow, develop a budget, and measure your progress. Enter your income and expenses in the cash flow column to see whether you have a surplus or deficit. Use the budget column to create a plan to maximize your surplus or reduce your deficit. Each month, track your progress using this free resource and the spending plan worksheet.

Start today! Log in to **startright.bokf.com** and select **Planning Tools** from the drop-down menu and then **Resource Center.**



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