

# CAN YOU AFFORD TO START A BUSINESS?

## PERSONAL MONTHLY BUDGET

PERSONAL INCOME:	WHAT IT IS NOW	ONCE WE START BUSINESS	IF IT WILL CHANGE, WHY?
My monthly employment income (net after tax)	\$	\$	
My spouse's monthly employment income (net)			
Investment/other income			
<b>Total personal income:</b>	\$	\$	
PERSONAL EXPENSES:			
Fixed monthly payments			
Rent or mortgage payment			
Personal/car loan payments			
Health insurance			
Car insurance			
House/renters insurance			
Other payments			
<b>Total fixed monthly payments:</b>	\$	\$	
OTHER PERSONAL EXPENSES:			
Food			
Clothing			
Medical and dental			
Utilities			
Phone			
Child care			
Education			
Auto maintenance			
Household repairs			
Taxes			
Entertainment, gifts, travel			
<b>Total other personal expenses:</b>	\$	\$	
<b>PERSONAL INCOME MINUS PERSONAL EXPENSES:</b>	\$	\$	