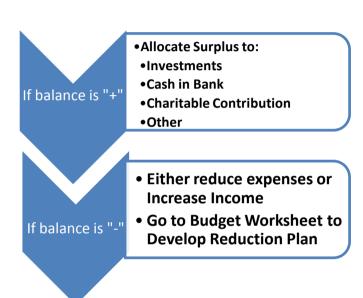
## **Budget Worksheet 3:**

## **Income-Expense Assessment**

Do you make enough? What to do with surplus? What if deficit?

	Amount	
1	Your Annual Income	From Worksheet 1
2	Less	-
3	Your Annual Expenses	From Worksheet 2
4	Equals	=
5	Balance	Item 1 less Item 2



## **Budget Worksheet 3:**

## **Income-Expense Assessment**

Do you make enough? What to do with surplus? What if deficit?

	Amount	
1	Your Annual Income	
2	Less	-
3	Your Annual Expenses	
4	Equals	=
5	Balance	

•Allocate Surplus to:
•Investments
•Cash in Bank
•Charitable Contribution
•Other

• Either reduce expenses or Increase Income
• Go to Budget Worksheet to Develop Reduction Plan