

Budget Worksheet

Total Net Monthly Income

Monthly Income:	Current	Retirement
Employment Income		
Child Support/Alimony		
Social Security		
Pension Income		
Rental Income		
Income from Investments		
Mineral Rights/Royalties		
Total Monthly Income:		

Monthly Expenses

Personal & Family Expenses:	Current	Retirement
Cash—Miscellaneous		
Charitable Gifts		
Child Allowance/Expenses		
Child Care		
Child Support/Alimony		
Clothing		
Credit Card Payment		
Dining Out		
Education: Student Loans/ College Savings		
Emergency Savings		
Gifts		
Groceries		
Healthcare Deductibles/Copays		
Hobbies		
Household Items		
Laundry/Dry Cleaning		
Personal Care		
Personal Loans		
Pet Care		
Recreation		
Vacation/Travel		
Wellness		
Total Personal & Family:		

Monthly Expenses (continued)

Vehicle Expenses:	Current	Retirement
Auto Insurance		
Auto Payment		
Fuel		
Repairs/Maintenance		
Recreational Vehicle(s) Payment		
Licensing		
Total Vehicle:		

Home Expenses:	Current	Retirement
Mortgage/Rent		
Equity Line/2nd Mortgage		
Real Estate Tax		
Association Fees		
Electricity/Gas		
Trash Pick-up		
Water/Sewer		
Cable/Satellite TV		
Internet		
Phone		
Lawn Care		
Maintenance		
Furniture		
Total Home:		

Insurance Expenses:	Current	Retirement
Auto		
Homeowners/Renters		
Umbrella		
Life		
Health		
Disability		
Long-Term Care		
Total Personal Insurance:		

Budget Worksheet (continued)

Total All Expenses:	Current	Retirement
Personal & Family:		
Vehicle Expenses:		
Home Expenses:		
Personal Insurance:		

Total Needed for Basic Monthly Living Expense:		
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	Current	Retirement
Total Monthly Income:		
Less Monthly Basic Living Expense:		
Less Monthly Savings:		
Net Monthly Surplus/Deficit:		



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