

MONTHLY BUDGET



To complete your current financial profile, it is important to review your monthly expenses.

ESSENTIAL EXPENSES

Housing

Mortgage/Rent \$ _____
Property Taxes \$ _____
Home Maintenance \$ _____
Homeowner's Ins. \$ _____
Utilities (Electric, Gas, Water, etc.) \$ _____
Other () \$ _____

Household/Personal

Groceries \$ _____
Personal Care \$ _____
Clothing/Dry Cleaning \$ _____
Domestic Help \$ _____
Professional Dues \$ _____

Children

Dependent/Child Care \$ _____
Education/School \$ _____
Cash/Allowances \$ _____

Health Care/Insurance

Health Insurance \$ _____
Life Insurance \$ _____
Disability Income Insurance \$ _____
Long-term Care Insurance \$ _____
Medical/Dental/Drugs \$ _____

Transportation

Auto Payment(s) \$ _____
Gas \$ _____
Maintenance/License \$ _____
Parking/Tolls/Bus/Train \$ _____
Auto Insurance \$ _____
Other () \$ _____

Subtotal \$ _____

SAVINGS, INVESTING AND DEBT REPAYMENTS

Emergency Fund \$ _____
College Savings \$ _____
Short/Mid Term Needs \$ _____
Other Loan Payments \$ _____

Subtotal \$ _____

DISCRETIONARY EXPENSES

Cable/Phone/Internet \$ _____
Credit Card Debt Repayment \$ _____
Dining Out \$ _____
Recreation/Club Dues \$ _____
Movies/Sporting Events \$ _____
Hobbies \$ _____
Vacation/Travel \$ _____
Gifts/Contributions \$ _____
Other () \$ _____
Other () \$ _____
Other () \$ _____

Subtotal \$ _____

TOTAL MONTHLY EXPENSES \$ _____

NET MONTHLY INCOME \$ _____

LESS EXPENSES \$ _____

TOTAL SURPLUS/DEFICIT \$ _____