

# 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** \$ \_\_\_\_\_