

Budget Worksheet

Please use this space to map out a realistic spending plan, based on your income, expenses and goals. Planning and monitoring expenditures will help you identify wasteful expenditures, adapt quickly as your financial situation changes and achieve your financial goals.

| Essential budget items | Per month |
|---------------------------------|-----------|
| Household expenses | |
| Mortgage/rent | \$ |
| Utilities/cable/internet | \$ |
| General maintenance | \$ |
| Household supplies | \$ |
| Property tax & insurance | \$ |
| Credit card debt payments | \$ |
| Meals | |
| Groceries | \$ |
| Beverages | \$ |
| Essential entertaining | \$ |
| Personal care | |
| Clothing | \$ |
| Products/maintenance | \$ |
| Healthcare | |
| Medicare/supplemental insurance | \$ |
| Out-of-pocket payments | \$ |
| Dental | \$ |
| Eye doctor/glasses | \$ |
| Other essential expenses | \$ |
| Transportation | |
| Car payments/auto insurance | \$ |
| Maintenance and fuel | \$ |
| Taxes, registration, etc. | \$ |
| Essential transportation costs | \$ |
| Leisure and hobbies | |
| Essential spending | \$ |
| Gifts and holidays | \$ |
| Tax considerations | |
| Charitable contributions | \$ |
| Income tax | \$ |
| Other | \$ |
| Miscellaneous | |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| TOTAL ESSENTIAL | \$ |

| Discretionary budget items | Per month |
|-------------------------------|-----------|
| Household expenses | |
| Home improvement | \$ |
| New purchases | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| Meals | |
| Dining out | \$ |
| Entertaining | \$ |
| | \$ |
| Personal care | |
| The extras | \$ |
| Products/maintenance | \$ |
| Healthcare | |
| Other out-of-pocket insurance | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| Transportation | |
| Discretionary travel | \$ |
| Vacations | \$ |
| Upgrades | \$ |
| Other | \$ |
| Leisure and hobbies | |
| Discretionary spending | \$ |
| Gifts and holidays | \$ |
| Tax considerations | |
| Charitable contributions | \$ |
| Gifts | \$ |
| Other | \$ |
| Miscellaneous | |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| TOTAL DISCRETIONARY | \$ |