

Budget Worksheet

Income:	Monthly Amt:
Wages, Salaries & Tips	
Commission	
Bonuses	
Interest Income (Sav, CD, Bonds, etc.)	
Dividends (Stock, MF's, ETF's, etc)	
Gifts (Inheritance, Trust Fund, etc)	
Alimony &/or Child Support	
Penison(s) & Life Annuities	

Income:	Monthly Amt:
Social Security (Spouse 1)	
Social Security (Spouse 2)	
IRA Distributions (Spouse 1)	
IRA Distributions (Spouse 2)	
Rental Property	
Privately Funded Loans	
Other	
Other	

Total Monthly Income	
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Expenses:	Monthly Amt:
Household	
Mortgage Principal & Interest	
Real Estate Taxes	
Rent	
Insurance - Home/Rental	
Maintenance - Supplies	
Utilities - Gas/Electric	
Water - Sewer	
Cable - Phone - Internet	
House Cleaning	
Cell Phones	
Other	
Other	
Total	

Expenses:	Monthly Amt:
Transportation	
Auto Loan 1	
Auto Loan 2	
Auto Insurance	
Fuel	
Repairs	
Other	
Other	
Total	

Health	
Health Insurance	
Life Insurance	
LTC Insurance	
Disability Insurance	
Medicine - Drugs	
Veterinarian - Pet Care	
Other	
Other	
Total	

Daily Living	
Groceries	
Dining - Eating Out	
Clothing - Dry Cleaning - Laundry	
Salon - Massage - Manicure	
Other	
Other	
Total	

Debts, Loans	
Credit Cards	
Student Loans	
Alimony - Child Support	
Other	
Other	
Total	

Entertainment	
Home - Shows - Events	
Sports - Hobbies - Lessons	
Dues - Memberships	
Vacation - Travel	
Other	
Other	
Total	

Charity, Gifts	
Charitable Donations	
Gifts - Birthday - Christmas	
Other	
Other	
Total	

Total Monthly Expenses	
Total Discretionary Income	

Please explain any expected changes in your income and expenses over the next 20 years

Income Changes (pensions, expected inheritances, guaranteed income annuities, RMD's - if known, etc)

Expense Changes (House paid off, other debt paid off, large gifts to children, college funding, etc)
