

Budget Worksheet*

	Month 1	Month 2	Month 3	Monthly Average
Total income after taxes	_____	_____	_____	_____
Payments	_____	_____	_____	_____
House payment (see Home & Real Estate section)	_____	_____	_____	_____
House insurance				
Utilities				
House maintenance				
My “spend any way I want” money				
My spouse’s “spend any way I want” money				
Food and restaurants/eating out				
Phones, Internet, cable, BlackBerry™				
Auto payments or lease				
Auto insurance, gas, maintenance				
Travel, vacations, seminars, family visits				
Entertainment, gifts, recreation, health club				
Clothing, makeup, hair stylist				
Life, disability, hospital/medical insurance				
Retirement plans; 401(k), IRA, 403B (10% minimum)				
Childcare, school expenses, children’s misc.				
Food, toiletries, household expenses (cleaning service, supplies, etc)				
Loan payments (spread out—see Debt Management)				
Credit card “expenses” not listed above				
Charities				
Other (list) _____				
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Savings Surplus for liquidity, children’s education, retirement, second home, etc; 10% to 30%, or whatever makes you comfortable not less than 10%				
Payments Total/Month	_____	_____	_____	_____
Income – Payment = Net	_____	_____	_____	_____

*Budgeting is a fun process and should not be considered a chore. Most people live within their budget. Money is to support your life, life goals, commitments, and responsibilities. We trade time for money.

IRA indicates individual retirement account;

Source: Paul Sutherland, Financial and Investment Management Group (www.fimg.net). A printable copy of this worksheet is available at www.FIMG.net