

Monthly Budget



Name: _____ Date: _____

To complete your current financial profile, it is important to review your monthly expenses. **Green highlighted items** are generally fixed expenses that are predictable and recurring. If expenses are not monthly, calculate into a monthly average.

ESSENTIAL EXPENSES

Housing

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

Transportation

Auto Payment(s) \$ _____
Auto Insurance \$ _____
Commuting Costs \$ _____
Gas \$ _____
Maintenance/License \$ _____
\$ _____

Personal Loans

Student Loans \$ _____
Credit Card Debt \$ _____
\$ _____

Health Care/Insurance

(Not deducted from paycheck)

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

Household/Personal

Cell Phone \$ _____
Professional Dues \$ _____
Groceries \$ _____
Personal Care \$ _____
Clothing/Dry Cleaning \$ _____
\$ _____

Children

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

Fixed/Predictable
Expenses \$ _____

**1. Essential
Expenses Subtotal** \$ _____

DISCRETIONARY EXPENSES

Memberships/Club Dues \$ _____
Subscriptions \$ _____
Other Fixed/Predictable \$ _____
Gifts/Contributions \$ _____
Dining Out \$ _____
Movies/Sporting Events \$ _____
Hobbies \$ _____
Vacation/Travel \$ _____
\$ _____
\$ _____
\$ _____

**2. Discretionary
Expenses Subtotal** \$ _____

SAVING AND INVESTING*

Emergency Fund \$ _____
College Savings \$ _____
Short/Mid-Term Needs \$ _____
Retirement Savings \$ _____
(Not deducted from paycheck)
\$ _____

**3. Saving and
Investing Subtotal** \$ _____

NET MONTHLY INCOME \$ _____
LESS TOTAL MONTHLY
OUTFLOW (1+2+3) \$ _____

TOTAL SURPLUS/DEFICIT \$ _____