

Budget worksheet

A guideline to help establish your budget



Essential living expenses

Nondiscretionary expenses to be paid through a general income or savings source.

| Category | Monthly Expense | Annual Expense | Years(s) Beginning & End | Growth Rate |
|-----------------------------------|-----------------|----------------|--------------------------|-------------|
| Federal income taxes | | | | |
| State income taxes | | | | |
| Real estate taxes | | | | |
| Municipal taxes | | | | |
| Life insurance premiums | | | | |
| Mortgage payments/rental payments | | | | |
| Homeowners association dues | | | | |
| Auto loans | | | | |
| Auto lease payments | | | | |
| Home insurance | | | | |
| Auto insurance | | | | |
| Medical/LTC insurance | | | | |
| Property maintenance | | | | |
| Utilities | | | | |
| Cable/internet | | | | |
| Trash | | | | |
| Water | | | | |
| Energy | | | | |
| Gas | | | | |
| Telephone/internet | | | | |
| Other debt service | | | | |
| Food: groceries | | | | |
| Auto: gas | | | | |
| Auto: maintenance | | | | |
| Clothing | | | | |
| Charitable contributions | | | | |
| Prescription drugs | | | | |
| Other installment loans | | | | |
| Medical/dental expenses | | | | |
| Other expenses | | | | |
| TOTAL | | | | |

Growth Rate, as expressed in the right-hand column, can be positive and negative.

Discretionary living expenses

| Category | Monthly Expense | Annual Expense | Years(s) Beginning & End | Growth Rate |
|---|-----------------|----------------|--------------------------|-------------|
| Travel | | | | |
| Vacations | | | | |
| Entertainment | | | | |
| Vacation home mortgage | | | | |
| Vacation home maintenance | | | | |
| Vacation home insurance | | | | |
| Gifts and holidays | | | | |
| Other personal purchases | | | | |
| Leisure | | | | |
| Hobby expenses | | | | |
| Auto insurance | | | | |
| Discretionary utilities | | | | |
| Other installment loans | | | | |
| Landscaping | | | | |
| Food: dining out | | | | |
| Other expenses | | | | |
| Other expenses | | | | |
| Total discretionary expenses | | | | |
| Total essential expenses (from pg 1) | | | | |
| TOTAL | | | | |

Growth Rate, as expressed in the right-hand column, can be positive and negative.

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We're here to help you take **action**

You can reach out directly to your financial professional.

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