



Budgeting Workbook

Helping you understand your expenses.



The Purpose of This Workbook

Sticking to a monthly budget can be difficult. Use this workbook to gain a clear understanding of your expenses and to help find additional income to save in your retirement plan.

Complete this workbook by indicating your required expenses (things you need), optional expenses (things you want), and total monthly income. If you'd prefer, you can reprint this workbook as many times as you want and update monthly or use a pencil when filling it out to allow for changes.

Monthly Expenses

Housing & Utilities	Required	Optional
Mortgage	\$	\$
Rent/Condo Fees	\$	\$
Property Tax	\$	\$
Homeowners/Renters Insurance	\$	\$
Electricity/Natural Gas	\$	\$
Water/Sewer	\$	\$
Sanitation	\$	\$
Telephone/Cable/Internet Fees	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Housing & Utilities	\$	\$

Personal	Required	Optional
Groceries	\$	\$
Personal Care (Health & Beauty)	\$	\$
Clothing	\$	\$
Laundry/Dry Cleaning	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Personal	\$	\$

Routine Transportation	Required	Optional
Auto Loan or Lease Payments	\$	\$
Auto Insurance	\$	\$
Excise Tax/Registration Fees	\$	\$
Routine Maintenance	\$	\$
Gasoline	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Routine Transportation	\$	\$

Monthly Expenses

Healthcare & Insurance	Required	Optional
Health Insurance Premiums	\$	\$
Prescriptions	\$	\$
Dental & Vision Care	\$	\$
Other (Co-payments, Deductibles, etc.)	\$	\$
Long-term Care Insurance Premiums	\$	\$
Life Insurance Premiums	\$	\$
Disability Insurance	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Healthcare & Insurance	\$	\$

Savings	Required	Optional
Retirement Savings Contributions	\$	\$
General Savings Contributions	\$	\$
College Savings Contributions	\$	\$
Other Investments	\$	\$
Childcare	\$	\$
Household Improvements and Maintenance	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Savings	\$	\$

Monthly Expenses

Obligations	Required	Optional
Credit Cards	\$	\$
Student Loans	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Obligations	\$	\$

Gifts	Required	Optional
Family/Friends	\$	\$
Charitable Donations	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Gifts	\$	\$

Recreation	Required	Optional
Travel & Vacations	\$	\$
Club Memberships	\$	\$
Hobbies	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Recreation	\$	\$

Entertainment	Required	Optional
Movies/Theater/Sporting Events	\$	\$
Dining Out	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Entertainment	\$	\$

Monthly Income

Salary	\$
Other	\$
Other	\$
Other	\$
Total Monthly Income	\$

Available to Save

$$\text{Total Income} - \text{Total Expenses} = \text{Total Remaining}$$

Budget Goals

Short-Term Goals *(from now to 2 years from now):*

Examples: Credit Card Debt, Pay Overdue Taxes, Fix the car, Moving Fund, Get a Will Made, Medical Bills, Christmas Shopping, Business Investment, Furniture, Household Repairs, etc.

Goal	By When? (mo/yr)	Cost

Long-Term Goals *(More than 2 years):*

Examples: Buy Another Car, Buy a House, Remodel the House, Start a Business, College Expenses, Wedding, Travel, etc.

Goal	By When? (mo/yr)	Cost



Today's a good day to start planning for your financial future.

Get a head start, contact us today.

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