

BECU Financial Health Check

Monthly Budget Worksheet

My appointment is on _____

at ____ : ____ AM / PM

Please complete this 15-minute, interactive budget worksheet

- 1) Type in your estimates to auto-calculate totals
- 2) Don't forget to save or print so you have this worksheet handy during your FHC appointment

Option **A** Use Money Manager Totals

Is BECU your primary financial institution? You can use Money Manager to track income and spending, create budgets, and much more.

- Log into your BECU account
- Click on Money Manager, next to BECU Accounts & Loans
- Click on "Spending" to see average income and spending figures for your BECU accounts
- You just need the 2 estimates below for your FHC, but feel free to edit categories and explore the budgeting tools if you'd like

Average Income (Last 90 Days) - Average Spending (Last 90 Days) = Average Monthly Cash Available

_____ - _____ = _____

Option **B** Estimate Your Budget

Income and Other Money In	(Enter Estimates)	(Adjust if Needed)	(Totals Will Auto-Calculate)
1. My Pay (After Tax)	_____	_____ x a Month	= _____
2. Partner's Pay (After Tax)	_____	_____ x a Month	= _____
3. Other Income (After Tax)	_____	_____ x a Month	= _____
		Total Money In	_____

Spending and Savings	(Enter Estimates)	(Adjust if Needed)	(Totals Will Auto-Calculate)
HOME, BILLS & UTILITIES	Rent/Mortgage	_____	_____ x a Month = _____
	Gas	_____	_____ x a Month = _____
	Water	_____	_____ x a Month = _____
	Waste	_____	_____ x a Month = _____
	Electric	_____	_____ x a Month = _____
	Cable/internet/phone	_____	_____ x a Month = _____
	Other (renter's insurance, property tax, etc.)	_____	_____ x a Month = _____
AUTO & TRANSPORT	Car loan	_____	_____ x a Month = _____
	Car insurance	_____	_____ x a Month = _____
	Gas and other transit (e.g., taxis)	_____	_____ x a Month = _____
	Transportation passes	_____	_____ x a Month = _____
FOOD & DINING	Groceries	_____	_____ x a Month = _____
	Eating out (including lunches, coffee, etc.)	_____	_____ x a Month = _____

	(Enter Estimates)	(Adjust if Needed)	(Totals Will Auto-Calculate)
FAMILY & PERSONAL CARE	Kids	_____	_____ x a Month = _____
	Pets	_____	_____ x a Month = _____
	Household goods (Target, Walmart)	_____	_____ x a Month = _____
	Dry cleaning/laundry, hair, other services	_____	_____ x a Month = _____
	New clothing and shoes	_____	_____ x a Month = _____
	Health & fitness (gym memberships, etc.)	_____	_____ x a Month = _____
	Medical insurance	_____	_____ x a Month = _____
	Life or other insurance	_____	_____ x a Month = _____
School costs (supplies, tuition)	_____	_____ x a Month = _____	
ENTERTAINMENT & SHOPPING	Amusement (movies, concerts)	_____	_____ x a Month = _____
	Subscriptions (news, music, etc.)	_____	_____ x a Month = _____
	Gifts and donations (weddings, birthdays)	_____	_____ x a Month = _____
	One-off purchases (repairs, electronics)	_____	_____ x a Month = _____

Do you have any **monthly loans** we haven't covered yet?

Pay To	My Monthly Payment	Minimum Due	Interest Rate	Total Amount Owed
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Any other **monthly** expenses to add? (Enter Estimates) (Adjust if Needed) (Totals Will Auto-Calculate)

Other	_____	_____ x a Month = _____
Other	_____	_____ x a Month = _____

Any expenses you'd like to calculate **annually**? (Average Monthly Cost)

Travel and vacation	_____	_____ x a Year = _____
Other	_____	_____ x a Year = _____
Other	_____	_____ x a Year = _____

Do you transfer any of your take-home pay to other accounts (e.g., separate savings account)?

Savings transfer #1	_____	_____ x a Month = _____
Savings transfer #2	_____	_____ x a Month = _____

Monthly Income

Monthly Spending and Savings

Monthly Cash Available

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