



# Personal Budget Worksheet

	A Retired B Working	A Retired B Retired	A Survives	B Survives
<b>Monthly Income</b>				
A's Salary				
B's Salary				
Interest				
Dividends				
A's Pension(s)				
B's Pension(s)				
A's Social Security				
B's Social Security				
<b>Total Monthly Income</b>				
<b>Monthly Expenses</b>				
<b>Fixed Expenses</b>				
Home Mortgage				
Insurance				
Taxes				
Other Debt Payments				
<b>Variable Expenses</b>				
Food				
Clothing				
Medical				
Transportation				
Home Maintenance				
Furnishings				
Work Related Exp				
Personal Items				
Education				
Gifts/Donations				
Recreation				
Savings				
<b>Total Monthly Expenses</b>				
<b>Monthly Surplus/Deficit</b>				