

# The Budget Worksheet

	Budgeted	Month #1	Month #2	Month #3	Month #4	Month #5
<b>INCOME</b>						
Income #1						
Income #2						
Bonus/Commission						
Investment Income						
Income from Investment Prop						
Income from Spousal Support						
Income from Child Support						
Disability Income						
Pension Income						
Other Income						
Other Income						
<b>Total Income Received</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>HOUSING</b>						
Mortgage Payment or Rent						
Property Tax						
Electricity						
Water & Sewage						
Heating						
Condo/Strata Fees						
Home Maintenance						
Home Improvement						
Home Insurance						
Home Décor						

Electronics Store		
Garbage Tags/Pickup		
Furniture		
<b>Total Housing Expenses</b>	\$ -	\$ - \$ - \$ - \$ - \$ -

## TRANSPORTATION

Vehicle payment #1		
Vehicle payment #2		
Motorcycle payment		
Other vehicle payment		
Vehicle Insurance		
Vehicle License/Plate Fees		
Gas		
Oil & Other Fluids		
Vehicle Maintenance		
Tolls		
Taxi		
Parking		
Traffic Tickets		
Automotive Store		
<b>Total Transportation Expenses</b>	\$ -	\$ - \$ - \$ - \$ - \$ -

## MEDICAL

Life Insurance Premium		
Disability Premium		
Critical Illness Premium		
Health Premium		
Doctors' Fees		
Dentists' Fees		

Optometrists' Fees		
Specialists' Fees		
Prescriptions		
Over-the-counter		
Other Medical Costs		
<b>Total Medical Expenses</b>	\$ -	\$ - \$ - \$ - \$ - \$ -

## COMMUNICATION

Cable/Satellite		
Land Lines		
Cell Phones		
Internet		
<b>Total Communication Expenses</b>	\$ -	\$ - \$ - \$ - \$ - \$ -

## FOOD/PERSONAL CARE

Groceries		
Personal Care		
Cleaning Supplies		
Convenience Store		
Laundromat		
<b>Total Food/PC Expenses</b>	\$ -	\$ - \$ - \$ - \$ - \$ -

## CLOTHING

Clothing Stores		
Discount Department Stores		
Department Stores		
Shoe/Handbag Stores		
Jewelry Stores		
Accessory Stores		



Club

Photography

Gambling

Lottery Tickets

Cigarettes/illicit drug

Cycle/Outdoor Store

**Total Entertainment Expenses**

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## PET

Pet Purchase

Pet Insurance

Vet

Pet Food

Pet Accessories

Pet Daycare/Walker

Other Pet Stuff

**Total Pet Expenses**

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## EDUCATION

Education (self)

Education (partner)

**Total Education Expenses**

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## CHILDREN

Child Support

Childcare

Allowances

Children's Clothing

Children's Toys

Children's Sports								
Children's Lessons								
Children's Activities								
Children's Tuition								
Children's Gifts								
Children's Other								
<b>Total Children Expenses</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>

## LEGAL & ACCOUNTING

Spousal Support								
Legal Fees								
Accountants' Fees								
<b>Total Legal/Acct Expenses</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>

## FAMILY

Family Gifts								
Family Support								
<b>Total Family Expenses</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>

## VACATION

Vacation								
Travel								
Timeshare Costs								
2nd Home Payment								
Property Tax								
Electricity								
Water & Sewage								
Heating								
Condo/Strata Fees								

2nd Home Maintenance

2nd Home Improvement

2nd Home Insurance

2nd Home Décor

Electronics Store

Garbage Tags/Pickup

**Total Vacation Expenses**

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## SHARING

Charity

Tithing

**Total Sharing Expenses**

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## BANK FEES

Account Service Charge(s)

Other Financial Services Fees

**Total Bank Expenses**

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## DEBT REPAYMENT

Minimum Payments

Snowball

**Total Debt Expenses**

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## SAVINGS

Savings: Emergency Fund

Savings: Curveball Account

Savings: Retirement

Savings: Educational

Savings: Other

Savings: Other

<b>Total Savings</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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## RENTAL INCOME

Electricity									
Water & Sewage									
Heating									
Maintenance									
Improvement									
Insurance									
Décor									
<b>Total Rental Income Expenses</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>	<b>\$</b>

## BUSINESS EXPENSES

<b>TOTAL EXPENSES</b>	\$ -	\$ -	\$ -	\$ -	\$ -
<b>INCOME - EXPENSES</b>	\$ -	\$ -	\$ -	\$ -	\$ -

## THE LIFE PIE:

Housing	\$0.00	#DIV/0!	s/b 35%
Transportation	\$0.00	#DIV/0!	s/b 15%
Life	\$0.00	#DIV/0!	s/b 25%
Debt	\$0.00	#DIV/0!	s/b 15%



Savings	\$0.00	#DIV/0!	s/b 10%*
		#DIV/0!	

\*Depending on age, your optimum personal savings rate may be more or less than 10%

If you are starting to save in your:

Your Personal Savings Rate should be:

20s	6%
30s	10%
40s	18%
50s	As much as you need to save!

For more information on Personal Savings Rates see

[Never Too Late: Take Control of Your Retirement & Your Future](#)

You may have to adjust your spending in other categories of your budget to achieve your optimum Personal Savings Rate.

THE JARS	Weekly (52)	Twice Monthly	Monthly
Food/Pers Care	0.00	0.00	0.00
Transportation	0.00	0.00	0.00
Entertainment	0.00	0.00	0.00
Clothing & Gifts	0.00	0.00	0.00
Children	0.00	0.00	0.00
Everything Else	0.00	0.00	0.00



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