

Monthly Budget



Your monthly budget is an important part of your personalized plan. To help your advisor create a strategy just for you, share it when you're finished. This is the first step to planning for the life you want.

Name _____

Monthly Fixed Expenses

HOUSING

Mortgage/Rent \$ _____
Property Taxes \$ _____
Home Maintenance \$ _____
Homeowner's/
Renter's Insurance \$ _____
Utilities (electric, gas, water, etc.) \$ _____
Phone/Cable/Internet \$ _____
_____ \$ _____
Other _____

Total Housing \$ _____

HOUSEHOLD/PERSONAL

Groceries \$ _____
Personal Care & Fitness \$ _____
Dry Cleaning \$ _____
_____ \$ _____
Other _____

Total Household/Personal \$ _____

OUT-OF-POCKET HEALTH CARE/INSURANCE

Health Insurance \$ _____
Life Insurance \$ _____
Disability Income Insurance \$ _____
Long-term Care Insurance \$ _____
Copayments/Coinsurance \$ _____
Prescription Medication \$ _____
_____ \$ _____
Other _____

Total Health Care/Insurance \$ _____

PERSONAL LOANS

Student Loans \$ _____
Credit Card Debt \$ _____
_____ \$ _____
Other _____

Total Personal Loans \$ _____

TRANSPORTATION

Auto Payment(s) \$ _____
Auto Insurance \$ _____
Gas/Parking/Tolls \$ _____
Maintenance/License \$ _____
Public Transportation \$ _____
_____ \$ _____
Other _____

Total Transportation \$ _____

RAISING CHILDREN

Dependent Care/
Child Care \$ _____
Education/School \$ _____
_____ \$ _____
Other _____

Total Raising Children \$ _____

FIXED EXPENSES SUBTOTAL \$ _____

Monthly Discretionary Spending

Dining Out \$ _____
Monthly/Annual Subscriptions \$ _____
Shopping \$ _____
Entertainment \$ _____
Vacations \$ _____
Gifts \$ _____
Charitable Contributions \$ _____
_____ \$ _____
Other _____

DISCRETIONARY SPENDING SUBTOTAL \$ _____

Monthly Savings and Investment Contributions

Emergency Fund \$ _____
College Savings \$ _____
Big Purchase Savings \$ _____
Retirement Savings \$ _____
_____ \$ _____
Other _____

SAVING AND INVESTMENT SUBTOTAL \$ _____

FIXED EXPENSES SUBTOTAL \$ _____

DISCRETIONARY SPENDING SUBTOTAL + \$ _____

SAVINGS AND INVESTMENT SUBTOTAL + \$ _____

TOTAL MONTHLY EXPENSES \$ _____

NET MONTHLY INCOME \$ _____

Enter what you take home each month.

TOTAL MONTHLY EXPENSES - \$ _____

MONTHLY BALANCE \$ _____