



Budgeting 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 the workbook by indicating your required expenses (things you need), optional expenses (things you want), and total monthly income.



Monthly Expenses

Housing and 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 and Utilities	\$	\$

Personal		
Groceries	\$	\$
Personal care (health and beauty)	\$	\$
Clothing	\$	\$
Laundry/dry cleaning	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Personal	\$	\$

Monthly Expenses

Healthcare and Insurance	Required	Optional
Health insurance premiums	\$	\$
Prescriptions	\$	\$
Dental and vision care	\$	\$
Other (co-payments, deductibles, etc.)	\$	\$
Long-term care insurance premiums	\$	\$
Life insurance premiums	\$	\$
Disability insurance	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Healthcare and Insurance	\$	\$

Routine Transportation		
Auto loan or lease payments	\$	\$
Auto insurance	\$	\$
Excise tax/registration fees	\$	\$
Routine maintenance	\$	\$
Gasoline	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Routine Transportation	\$	\$

Monthly Expenses

Savings Goals	Required	Optional
Retirement savings contributions	\$	\$
General savings contributions	\$	\$
College savings contributions	\$	\$
Other investments	\$	\$
Support for parent(s)	\$	\$
Support for children/grandchildren (includes childcare)	\$	\$
Household improvements and maintenance	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Savings Goals	\$	\$

Obligations	Required	Optional
Credit cards	\$	\$
Student loans	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Obligations	\$	\$



Monthly Expenses

Gifts	Required	Optional
Family/friends	\$	\$
Charitable donations	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Gifts	\$	\$

Recreation		
Travel and vacations	\$	\$
Club memberships	\$	\$
Hobbies	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Recreation	\$	\$

Entertainment		
Movies/theater/sporting events	\$	\$
Dining out	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal Entertainment	\$	\$

Total Monthly Expenses

$$\underline{\hspace{2cm}} + \underline{\hspace{2cm}} = \underline{\hspace{2cm}}$$

Subtotal Required Subtotal Optional Total Expenses





Please contact me for more information about budgeting, goal setting, and savings tools.

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