

# Starting out monthly budget for an individual



| Monthly Income                 |        |
|--------------------------------|--------|
| Monthly Income                 | Client |
| Mortgage/Rent                  |        |
| Property taxes                 |        |
| Property and content insurance |        |
| Heat                           |        |
| Hydro                          |        |
| Water                          |        |
| Storage                        |        |
| Property maintenance           |        |
| Other housing cost             |        |
| Mobile                         |        |
| Cable                          |        |
| Internet                       |        |
| Other                          |        |
| Food                           |        |
| Groceries                      |        |
| Restaurants                    |        |
| Clothing                       |        |
| Purchases                      |        |
| Cleaning                       |        |
| Transportation                 |        |
| Loan/Lease payments            |        |
| Insurance/Plates               |        |
| Fuel                           |        |
| Parking                        |        |
| Maintenance                    |        |
| Public transport               |        |
| Ride/Share                     |        |
| Other                          |        |
| Household Expenses             |        |
| Improvement/Purchases          |        |
| Cleaning/Help                  |        |
| Pets/Pet care                  |        |

| Personal Care                               | Client |
|---------------------------------------------|--------|
| Medical                                     |        |
| Dental                                      |        |
| Vision                                      |        |
| Other                                       |        |
| Personal Insurance                          |        |
| Life insurance                              |        |
| Disability insurance                        |        |
| Health insurance                            |        |
| Other                                       |        |
| Loan Payments                               |        |
| Credit cards                                |        |
| Lines of credit                             |        |
| Investment loans                            |        |
| Student loans                               |        |
| Capital Accumulation                        |        |
| Emergency fund                              |        |
| Education fund                              |        |
| Food                                        |        |
| Other                                       |        |
| Lifestyle/Miscellaneous                     |        |
| Donations                                   |        |
| Personal gifts                              |        |
| Regular vacations                           |        |
| Entertainment                               |        |
| Recreation                                  |        |
| Subscriptions                               |        |
| Personal allowance                          |        |
| Club/Gym dues                               |        |
| Other                                       |        |
| Total Monthly Expenses                      |        |
| Net Financial Position (surplus or deficit) |        |

*Snapshots*<sup>TM</sup>