



Budget Worksheet

Monthly Income	Current
Wages/salary	
Social security income	
Pension income	
Other income	
Total Monthly Income	\$

Fixed Monthly Expenses	Current
Mortgage payment or rent	
Property Taxes	
2nd home mortgage	
Automobile note	
Personal loans	
Credit cards	
Life insurance	
Health insurance	
Long-term care insurance	
Homeowner's insurance	
Automobile insurance	
Savings (regularly)	
Investments (regularly)	
Retirement plan contributions	
Total Fixed Expenses	\$

Variable Monthly Expenses	Current
Electricity	
Gas	
Telephone	
Water	
Cable TV	
Home repairs and maintenance	
Home improvements	
Food	
Clothing	
Laundry	
Child care	
Personal care	
Automobile gas and oil	
Automobile repairs, etc.	
Education expenses	
Entertainment/dining	
Recreation/travel	
Hobbies	
Gifts/donations	
Miscellaneous	
Total Variable Expenses	\$

NET CASH FLOW	Current
Total monthly income	
Total fixed expenses	
Total variable expenses	
Discretionary Income	\$



Annual Budget

Month	Expenses	Income	Balance
Jan			
Feb			
Mar			
Apr			
May			
Jun			
Jul			
Aug			
Sep			
Oct			
Nov			
Dec			

Notes:



Savings Plan

Goals

Motivations

Starting Balance

Daily Savings

Monthly Savings

Required Amount

Due Date

Reminders

Notes



Savings Overview

Amount Deposited

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

Amount Remaining

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

Overview

I have saved:

I still need to save:

