



SMART MONEY RULES BUDGETING - ESSENTIAL

ESSENTIAL EXPENSES

| Category | Item | Current | Proposed |
|----------------------------------------------------|----------------------------------------|---------|----------|
| Housing | Rent / Mortgage | | |
| | 2nd Mortgage | | |
| | Property taxes | | |
| | House-owner's / Renter's Insurance | | |
| | Condo Fees / HOA dues | | |
| | Gas / Electric | | |
| | Telephone | | |
| Food | Groceries / Household Items | | |
| | At work / school | | |
| | Dog / Cat Food | | |
| Insurance (Exclude payroll deducted amounts) | Health / Dental / vision | | |
| | Life | | |
| | Disability | | |
| Medical care (Exclude payroll deducted amounts) | Doctor/chiropractor | | |
| | Optometrist/lenses | | |
| | Dentist/Orthodontist | | |
| | Prescriptions/Medications | | |
| | Counseling/Therapy | | |
| Transportation | Car payment #1 | | |
| | Car payment #2 | | |
| | Car payment #3 | | |
| | Gasoline/oil | | |
| | Maintenance/repairs | | |
| | DMV/smog | | |
| | Tolls/parking | | |
| Childcare (Exclude payroll deducted amounts) | Public transportation/taxis | | |
| | Daycare/sitting | | |
| | Alimony/child support | | |
| | Insurance | | |
| Miscellaneous | Extra curricular activities | | |
| | Banking fees | | |
| | Laundry | | |
| | Pet care | | |
| | Union dues | | |
| | Storage | | |
| | Other | | |
| Income taxes | Prior year | | |
| | Estimated tax payments (self-employed) | | |



SMART MONEY RULES BUDGETING - LIFESTYLE

DISCRETIONARY EXPENSES

| Category | Item | Current | Proposed |
|---------------|-----------------------------------------|---------|----------|
| Personal | Beauty/barber | | |
| | Clothing/jewelry | | |
| | Cosmetics | | |
| | Manicure / Pedicure / Massage / Facials | | |
| | Gym / Yoga / Fitness | | |
| | | | |
| Entertainment | Cable/Netflix (Streaming TV | | |
| | Movies/video | | |
| | Sports/hobbies/clubs | | |
| | Vacation/travel | | |
| | Spotify / Apple Music / Satellite radio | | |
| | Books/magazines | | |
| | Dining out | | |
| Miscellaneous | | | |
| | Gifts (holidays & birthdays) | | |
| | Home maintenance | | |
| | Cell phone/pager | | |
| | Postage | | |
| | Contributions to church or charity | | |
| | Online service/computer expenses | | |
| | Cigarettes/alcohol | | |
| | Other | | |
| | | | |



WEALTH MANAGEMENT FINANCIAL ADVISORS



www.wealthmanagementlb.com



info@wealthmanagementlb.com



1-562-427-8877



SMART MONEY RULES BUDGETING - PRIORITIES

| Category | Item | Current | Proposed |
|-------------------|-------------------|---------|----------|
| PRIORITY EXPENSES | Emergency Savings | | |
| | Credit Card Debt | | |
| | Student Loan | | |
| | | | |
| | | | |



WEALTH MANAGEMENT FINANCIAL ADVISORS



www.wealthmanagementlb.com



info@wealthmanagementlb.com



1-562-427-8877