

## MONTHLY BUDGET CALCULATION WORKSHEET

| Home                        | Amount | Daily Living               | Amount |                                  |  |
|-----------------------------|--------|----------------------------|--------|----------------------------------|--|
| Mortgage/Rent               |        | Groceries                  |        |                                  |  |
| Home/Rental Insurance       |        | Personal Supplies          |        |                                  |  |
| Gas/Oil/Electric            |        | Clothing                   |        |                                  |  |
| Water/Sewer/Trash           |        | Cleaning                   |        |                                  |  |
| Phone                       |        | Education/Lessons          |        |                                  |  |
| Cable/Satellite             |        | Dining/Eating Out          |        |                                  |  |
| Internet                    |        | Hair Salon                 |        |                                  |  |
| Furnishings/Appliances      |        | Other                      |        |                                  |  |
| Lawn/Garden                 |        | <b>Total Daily Living</b>  |        |                                  |  |
| Maintenance/Supplies        |        |                            |        |                                  |  |
| Improvements                |        | <b>Entertainment</b>       |        |                                  |  |
| Other                       |        | Videos/DVDs                |        |                                  |  |
| <b>Total Home</b>           |        | Music                      |        |                                  |  |
|                             |        | Rentals                    |        |                                  |  |
| <b>Transportation</b>       |        | Movies/Theater             |        | <b>Total Expenses</b>            |  |
| Auto Loans                  |        | Concerts/Plays             |        |                                  |  |
| Auto Insurance              |        | Books                      |        | <b>Total Home</b>                |  |
| Registration/License        |        | Sports/Hobbies             |        | <b>Total Transportation</b>      |  |
| Fuel                        |        | Outdoor Recreation         |        | <b>Total Health</b>              |  |
| Repairs                     |        | Vacation/Travel            |        | <b>Total Charity/Gifts</b>       |  |
| Other                       |        | Other                      |        | <b>Total Subscriptions</b>       |  |
| <b>Total Transportation</b> |        | <b>Total Entertainment</b> |        | <b>Total Daily Living</b>        |  |
|                             |        |                            |        | <b>Total Entertainment</b>       |  |
| <b>Health</b>               |        | <b>Savings</b>             |        | <b>Total Savings</b>             |  |
| Health Insurance            |        | Emergency Fund             |        | <b>Total Obligations</b>         |  |
| Doctor/Dentist              |        | Transfer to Savings        |        | <b>Total Miscellaneous</b>       |  |
| Medicine/Drugs              |        | Retirement (401k, IRA)     |        |                                  |  |
| Health Club Dues            |        | Investments                |        | <b>Total Income Need (Tab 3)</b> |  |
| Life, LTC Insurance         |        | Education                  |        |                                  |  |
| Veterinarian/Pet Care       |        | Other                      |        | <b>Total Cash Flow</b>           |  |
| Other                       |        | <b>Total Savings</b>       |        |                                  |  |
| <b>Total Health</b>         |        |                            |        |                                  |  |
|                             |        | <b>Obligations</b>         |        |                                  |  |
| <b>Charity/Gifts</b>        |        | Student Loans              |        |                                  |  |
| Gifts Given                 |        | Other Loans                |        |                                  |  |
| Charitable Donations        |        | Credit Cards               |        |                                  |  |
| Other                       |        | Alimony/Child Support      |        |                                  |  |
| <b>Total Charity/Gifts</b>  |        | Other                      |        |                                  |  |
|                             |        | <b>Total Obligations</b>   |        |                                  |  |
| <b>Subscriptions</b>        |        |                            |        |                                  |  |
| Newspaper/Magazines         |        | <b>Miscellaneous</b>       |        |                                  |  |
| Dues/Memberships            |        | Bank Fees                  |        |                                  |  |
| Other                       |        | Postage                    |        |                                  |  |
| <b>Total Subscriptions</b>  |        | Other                      |        |                                  |  |
|                             |        | Other                      |        |                                  |  |
|                             |        | <b>Total Miscellaneous</b> |        |                                  |  |