

# Budget Worksheet

## ANNUAL LIVING EXPENSES/PERSONAL BUDGET

Please indicate how much money you spend in the categories below (as applicable). **Only one column – monthly, quarterly or annually – needs to be completed.** Good estimates will suffice. Overestimating is better than underestimating.

The information provided on this worksheet assists in determining how current spending and savings may impact your retirement goals. If this information is not provided we will assume that all money currently earned is spent.

***PLEASE NOTE: If you already use a budgeting tool to track expenses (e.g., Microsoft Money, Quicken, etc.) a printout of that information will be sufficient and you do not have to complete this worksheet.***

### EXPENSES

	Monthly	Quarterly	Annually
Alimony			
Auto - Lease Expenses			
Auto - Maintenance and Gas			
Auto - Tags			
Cash Withdrawals from ATM			
Charitable Contributions (cash)			
Child Support			
Clothing			
Dues and Subscriptions			
Education - College			
Education - K-12			
Entertainment			
Financial Planning Services			
Food and Groceries			
Gifts			
Home Maintenance – Exterior			
Home Owner’s Association Dues/Fees			
Household Expenses and Purchases			
Insurance - Automobile			

Insurance - Boat			
Insurance - Disability			
Insurance – Medical/Dental			
Insurance – Home			
Insurance – Long Term Care			
Insurance – Life (Children)			
Insurance – Life (Self)			
Insurance – Life (Spouse/Partner)			
Insurance - Umbrella			
Laundry/Cleaners			
Legal Services			
Lessons (music, ballet, sports, etc.)			
Medical and Dental Expenses			
Miscellaneous Expenses			
Rent			
Taxes – Auto			
Taxes – Home			
Taxes – Other (describe)			
Taxes – Personal Property			
Tax Preparation Services			
Utilities – Telephone (including cell phones)			
Utilities – Cable			
Utilities – Gas, Water, Trash Collection			
Utilities – Other (describe)			
Unreimbursed Business Expenses			
Vacations			

**Ter**   **Date of 1st**   **Rat**   **Current**   **Original**   **Extra Paid, if**  
**m**   **Payment**   **e**   **Balance**   **Balance**   **any**

**Auto Loan(s)**

**Mortgage**

Home Equity  
Loan