

Monthly Budget



Your monthly budget is an important part of your personalized plan. To help your advisor create a strategy just for you, share it when you're finished. This is the first step to planning for the life you want.

Name

Monthly Fixed Expenses

HOUSING

Mortgage/Rent \$ _____
 Property Taxes \$ _____
 Home Maintenance \$ _____
 Homeowner's/
 Renter's Insurance \$ _____
 Utilities (electric, gas, water, etc.) \$ _____
 Phone/Cable/Internet \$ _____
 Other \$ _____

Total Housing \$ _____

HOUSEHOLD/PERSONAL

Groceries \$ _____
 Personal Care & Fitness \$ _____
 Dry Cleaning \$ _____
 Other \$ _____

Total Household/Personal \$ _____

OUT-OF-POCKET HEALTH CARE/INSURANCE

Health Insurance \$ _____
 Life Insurance \$ _____
 Disability Income Insurance \$ _____
 Long-term Care Insurance \$ _____
 Copayments/Coinsurance \$ _____
 Prescription Medication \$ _____
 Other \$ _____

Total Health Care/Insurance \$ _____

PERSONAL LOANS

Student Loans \$ _____
 Credit Card Debt \$ _____
 Other \$ _____

Total Personal Loans \$ _____

TRANSPORTATION

Auto Payment(s) \$ _____
 Auto Insurance \$ _____
 Gas/Parking/Tolls \$ _____
 Maintenance/License \$ _____
 Public Transportation \$ _____
 Other \$ _____

Total Transportation \$ _____

RAISING CHILDREN

Dependent Care/
 Child Care \$ _____
 Education/School \$ _____
 Other \$ _____

Total Raising Children \$ _____

FIXED EXPENSES SUBTOTAL \$ _____

Monthly Discretionary Spending

Dining Out \$ _____
 Monthly/Annual Subscriptions \$ _____
 Shopping \$ _____
 Entertainment \$ _____
 Vacations \$ _____
 Gifts \$ _____
 Charitable Contributions \$ _____
 Other \$ _____

DISCRETIONARY SPENDING SUBTOTAL \$ _____

Monthly Savings and Investment Contributions

Emergency Fund \$ _____
 College Savings \$ _____
 Big Purchase Savings \$ _____
 Retirement Savings \$ _____
 Other \$ _____

SAVING AND INVESTMENT SUBTOTAL \$ _____

FIXED EXPENSES SUBTOTAL \$ _____

DISCRETIONARY SPENDING SUBTOTAL + \$ _____

SAVINGS AND INVESTMENT SUBTOTAL + \$ _____

TOTAL MONTHLY OUTFLOW \$ _____

NET MONTHLY INCOME \$ _____

Enter what you take home each month.

TOTAL MONTHLY OUTFLOW - \$ _____

MONTHLY SURPLUS/SHORTAGE \$ _____