

# YOUR BUDGET

## A PERSONAL FINANCIAL WORKSHEET

*Gain a clearer idea of where your money goes each month by putting pen to paper with this simple monthly household budget worksheet. Once you get a birds-eye view of your spending habits, it may be easier to see how some small changes could make a big difference at the end of each month.*

INCOME	AMOUNT
Income (Wages, Tips, Etc)	
Bonuses, Gifts	
Other Income	

**TOTAL:**

**EXPENSES ...**

TYPE	BUDGETED AMT	ACTUAL AMT	DIFFERENCE?
Mortgage Payment and/or Rent			
Homeowner's or Renter's Insurance			
Property Taxes			
Homeowners Association Dues			
Home Maintenance Expenses			
Cleaning Services			
Landscaping Services			
Pool Maintenance, Etc (Other Services)			
.....	.....	.....	.....
Oil and/or Natural Gas			
Electricity			
Water and/or Sewage			
Telephone (Land Line)			
.....	.....	.....	.....
Cellular / Mobile Phone(s)			
Internet and/or Cable			
Newspaper / Magazines			
.....	.....	.....	.....
Pets (Food, Litter, Other Expenses)			
Pet Care (Grooming, Veterinarian, Boarding)			

-----	BUDGETED AMT	ACTUAL AMT	DIFFERENCE?
Medical Insurance			
Dental Insurance			
Vision Insurance			
Other Personal Insurance			
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Automobile Payment(s)			
Automobile Insurance			
Automobile Maintenance / Repairs			
Fuel (Gasoline) Expenses			
Other Transportation (Tolls, Fares, Etc)			
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Childcare / Babysitting			
Tuition or School Fees			
Lessons / Clubs (Fees or Dues)			
Child Support			
Alimony			
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Groceries			
Lunches (At Work or School Lunch Plans)			
Dinners (Eating Out)			
Drinks and Snacks (Coffees, Etc)			
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Entertainment (Movies, Plays, DVDs)			
Hobbies (Classes, Team Dues, Etc)			
Books / Games / Etc			
Activities (Outings, Theme Parks, Bowling, Etc)			
Health Club / Gym			
Other Dues/Fees (Country Club, Etc)			
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Household Needs (Cleaning Supplies, Etc)			
Personal Needs (Toiletries, Etc)			
Clothing, Shoes			
Grooming (Hair, Makeup, etc)			
Other (Miscellaneous Expenses)			

-----	BUDGETED AMT	ACTUAL AMT	DIFFERENCE?
Elderly Care (Housing Fees, Etc)			
Children's Allowances			
Charitable Donations			
Church Tithing			
Gifts			
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Credit Card Bills			
Student Loans			
Other Loans			
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401(k) Contributions			
IRA Contributions			
Stocks / Bonds			
Mutual Funds			
General Savings			
Vacation Savings and/or Vacation			
College Fund(s)			
Emergency Fund(s)			
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Income tax withheld (federal)			
Income tax withheld (state / local)			
Medicare tax withheld			
Social Security tax withheld			
Other withholdings			
<b>TOTAL (+ or -)</b>			

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*\* Note: If some of your expenses are NOT billed monthly, simply divide the expense to come up with a monthly amount. For example ... if your car insurance is billed every six months and the amount is \$600, you'd divide that amount by six and enter "\$100" for each month. If your property tax is billed annually and the amount is \$3000, you'd divide that amount by 12 and enter "\$250" for each month.*