

# 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 EXPENSES \$ \_\_\_\_\_**

**NET MONTHLY INCOME \$ \_\_\_\_\_**

Enter what you take home each month.

TOTAL MONTHLY EXPENSES - \$ \_\_\_\_\_

**MONTHLY BALANCE \$ \_\_\_\_\_**