



WEALTH STRATEGIES

RETIREMENT ASSET MANAGEMENT

Income and Expenses Budget Sheet

Client Name: _____

Good record keeping and budgeting is a key component of sound financial management.

- Combine and enter all information for you and your spouse/partner
- Enter your existing expenses and liabilities in the 'Current' column
- Enter your estimated future expenses and liabilities in the 'Projected' column

Monthly Take Home Income	Current	Projected
Salary/Wages/Business Draw		
Social Security		
Pension/Retirement		
Alimony/Child Support		
Real Estate rent (net income)		
Other:		
Total Take Home Income		

Debts (Monthly Payments)	Current	Projected
Rent		
1st Mortgage		
2nd Mortgage		
Land Lease		
Student Loans		
Auto Loans/Leases		
Recreation (Boat, ATV, etc.)		
Prior Year Taxes		
Current Year Estimated Tax Pymt		
Credit Card(s)		
Personal Loan(s)		
Line of Credit		
Other:		
Other:		
Total Monthly Debt Payments		

Effective Federal and State Tax Brackets	
Federal	
State	

Monthly Living Expenses	Current	Projected
Alimony/Child Support (outgoing)		
Auto Insurance, Gas and Repair		
Charitable Contributions/Gifts		
Child Care/Activities		
Clothing Purchases/Dry Clean		
Entertainment		
Food (Grocery, Dining Out)		
Med/Dental Insurance/Expenses		
Homeowners Association Dues		
Homeowners/Renters Insurance		
Home/Property Maintenance		
Property Taxes		
Life and Disability Insurance		
TV/Phone/Internet		
Memberships (Health Clubs, etc.)		
Subscriptions		
Personal Care		
Pet Expenses		
Travel		
Utilities (electric, gas, water, trash)		
Other:		
Other:		
Other:		
Total Monthly Living Expenses		

Summary	Current	Projected
Total Take Home Income		
Total Debt Payments		
Total Living Expenses		
Discretionary Income		

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