

Personal Budget Assessment				
	Monthly Budget	Annual Amount		Comments
Household Income:				

Your Primary Net Income				
Your Spouse's Net Income				
Child Support or Alimony				
Social Security Income				
Disability Income				
Pension Income				
Investment Income				
Real Estate Investment Income				include expenses from this below
Business Income				from your own business, include expenses below
Other Income				
Total Income				
Personal Expenses:				

Rent or Mortgage				
2nd Mortgage or Home Equity Loan				
Property Taxes				
Water				
Garbage				
Gas & Electric				
Auto Insurance				
Auto repairs				
Food & Groceries				This is bought at the store and not dining out
Clothing				
Telephone				
Home or Renters Insurance				
Healthcare or Insurance Costs				
Dental Care or Insurance Costs				
Life Insurance Costs				
Student Loans				
Home Repairs				include necessary furniture, maintenance & cleaning supplies
Home supplies				
Dry cleaning				
Laundry Facility				If you use coin laundry facilities
Investment Real Estate Expenses				
Business Income Expenses				
Childcare				Daycare and/or Babysitters
Child & Baby Expenses				diapers, baby food, etc.
Other dependent expenses				children's school or college tuition or other necessary expenses
Total Personal Expenses				

Discretionary Expenses:				
Credit Card Bills				
Auto Loan(s)				
Gasoline				
Cable or Satellite TV				
Mobile Phone(s)				
Home Improvement				
Home Security				
Garden Supplies				
Entertainment				movies, theater, sports, etc. (not dining out)
Dining Out				include lunches at work
Travel & Vacation				
Pets, Pet Care and Pet Food				
Clothing				Other than what's needed
Internet Access				
Computer Costs				money spent on computers, software and games
Gym membership				
Beer & Alcohol				
Cigarettes & Tobacco				
Total Discretionary Expenses				
Investment Spending:				
401K, 403B				Only include fixed monthly or yearly investments, not your discretionary investing
IRA deposits				Only include fixed monthly or yearly investments, not your discretionary investing
Employee Stock Plans				Only include fixed monthly or yearly investments, not your discretionary investing
Brokerage Deposits				Only include fixed monthly or yearly investments, not your discretionary investing
Other				Only include fixed monthly or yearly investments, not your discretionary investing
Total Investment Spending				
Results:	Monthly	Yearly	%	Comments
Total Income				
Personal Expenses				
Discretionary Income				
Investment Spending				
Discretionary Income less Investments				
Discretionary Spending				Keep this as low as possible
Amount remaining to save or invest				Try to keep this percentage above 5%, above 20% is outstanding