

Where is your money going?

The first step in managing your finances is understanding where you are spending your money. Use this Budget Worksheet to get a handle on where you are currently spending your money and identify areas that you could cut in order to reduce your overall expenses.

Please note... shaded input fields can be entered as you work through your budget or can be pre-populated from other sections when the FNA is printed.

	Now	Future		Now	Future
Housing			Leisure		
Rent	\$	\$	Vacations	\$	\$
Home Phone	\$	\$	Hobbies	\$	\$
Mobile Phone	\$	\$	Club Memberships	\$	\$
Cable / Satellite	\$	\$	Restaurants	\$	\$
Electricity / Gas	\$	\$	Movie Theatres / Rentals	\$	\$
Water Mgmt.	\$	\$	Entertainment	\$	\$
Maintenance & Repair	\$	\$	Books & Magazines	\$	\$
Home Improvements	\$	\$	Other	\$	\$
Household Help	\$	\$	Subtotal (e)	\$	\$
Lawn Service	\$	\$	Consumer Debt		
Maintenance Fees	\$	\$	Mortgage	\$	\$
Other	\$	\$	Other Debt	\$	\$
Subtotal (a)	\$	\$	Subtotal (f)	\$	\$
Family			Insurance Premiums		
Food & Grocery	\$	\$	Life Insurance	\$	\$
Clothing	\$	\$	Auto Insurance	\$	\$
Medical / Dental / Prescriptions (not covered by insurance)	\$	\$	Homeowners Insurance	\$	\$
Laundry & Dry Cleaning	\$	\$	Long Term Care / Disability	\$	\$
Child Care	\$	\$	Subtotal (g)	\$	\$
Educational Expenses	\$	\$	Savings		
Legal Expenses	\$	\$	Retirement	\$	\$
Alimony / Child Support	\$	\$	Non Retirement	\$	\$
Baby Sitters	\$	\$	Education	\$	\$
Other	\$	\$	Other Goals & Dreams	\$	\$
Subtotal (b)	\$	\$	Emergency Fund	\$	\$
Giving			Subtotal (h)	\$	\$
Charitable	\$	\$	Taxes		
Non-Charitable	\$	\$	Income Taxes	\$	\$
Gifts (birthday, holiday, etc.)	\$	\$	Property Taxes	\$	\$
Other	\$	\$	Subtotal (i)	\$	\$
Subtotal (c)	\$	\$			
Transportation					
Gas & Oil	\$	\$			
Maintenance & Repairs	\$	\$			
Other (travel, etc.)	\$	\$			
Subtotal (d)	\$	\$			

	Now	Future
Total Monthly Income	\$	\$
Total Living Expenses -	\$	\$
(a + b + c + d + e)		
Total Other Expenses -	\$	\$
(f + g + h + i)		
Surplus / (Shortfall) =	\$	\$