

YOUR MONTHLY BUDGET GUIDE

Identify Your Expenses and Gain Control of Your Budget



Total Essential Expenses:	Monthly (\$)	x12=Annual (\$)
Total Discretionary Expenses:	Monthly (\$)	x12=Annual (\$)
Total Essential and Discretionary Expenses:	Monthly (\$)	x12=Annual (\$)

Enter both essential and discretionary expenses for the greatest level of financial planning precision.

		Essential		Discretionary
Housing	Mortgage / Rent / Condominium Fees	\$		\$
	Property Taxes	\$		\$
	Utilities	\$		\$
	Homeowners Insurance	\$		\$
	Household Maintenance	\$		\$
Food	At Home (groceries, etc.)	\$		\$
	Dining Out	\$		\$
Transportation	Vehicle Purchases or Lease Payments	\$		\$
	Auto Insurance & Taxes	\$		\$
	Fuel & Maintenance	\$		\$
	Public Transportation	\$		\$
Health Care & Insurance	Health Insurance	\$		\$
	Co-Pays & Medical Services (not covered by insurance)	\$		\$
	Medicare / Medigap Premiums & Expenses	\$		\$
	Drugs & Medical Supplies	\$		\$
	Dental, Hearing or Vision	\$		\$
	Life Insurance	\$		\$
	Long-Term Care Insurance	\$		\$
	Disability Insurance	\$		\$
Personal Care	Clothing	\$		\$
	Products & Services (e.g., haircuts, dry cleaning, etc.)	\$		\$
Savings	Retirement	\$		\$
	Other	\$		\$
	- Gifts / Charitable Contributions	\$		\$
	- Entertainment / Recreation	\$		\$
	- Travel / Hobbies	\$		\$
	- Education	\$		\$
	- Family Care (parents, children, grandchildren)	\$		\$
	- Income Taxes	\$		\$
Total Essential & Discretionary Monthly Expenses		\$		\$