

## **Budget Worksheet**

Income:	Monthly Amt:	Income:	Monthly Amt:
Wages, Salaries & Tips		Social Security (Spouse 1)	
Commission		Social Security (Spouse 2)	
Bonuses		IRA Distributions (Spouse 1)	
Interest Income (Sav, CD, Bonds, etc.)		IRA Distributions (Spouse 2)	
Dividends (Stock, MF's, ETF's, etc)		Rental Property	
Gifts (Inheritance, Trust Fund, etc)		Privately Funded Loans	
Alimony &/or Child Support		Other	
Penison(s) & Life Annuities		Other	
		Tabal NA collaboration	
Expenses:	Monthly Amt:	Total Monthly Income	
Household		Expenses:	Monthly Amt:
Mortgage Principal & Interest		Transportation	
Real Estate Taxes		Auto Loan 1	
Rent		Auto Loan 2	
Insurance - Home/Rental		Auto Insurance	
Maintenance - Supplies		Fuel	
Utilities - Gas/Electric		Repairs	
Water - Sewer		Other	
Cable - Phone - Internet		Other	
House Cleaning		Total	
Cell Phones			
Other		Health	
Other		Health Insurance	
Total		Life Insurance	
		LTC Insurance	
Daily Living		Disability Insurance	
Groceries		Medicine - Drugs	
Dining - Eating Out		Veterinarian - Pet Care	
Clothing - Dry Cleaning - Laundry		Other	
Salon - Massage - Manicure		Other	
Other		Total	
Other			
Total		Debts, Loans	
		Credit Cards	
Entertainment	1	Student Loans	
Home - Shows - Events		Alimony - Child Support	
Sports - Hobbies - Lessons		Other	
Dues - Memberships		Other	
Vacation - Travel		Total	
Other			
Other		Charity, Gifts	
Total		Charitable Donations	
		Gifts - Birthday - Christmas	
Total Monthly Expenses		Other	
		Other	
Total Discretionary Income		Total	

Please explain any expected changes in your income and expenses over the next 20 years
Income Changes (pensions, expected inheritances, guaranteed income annuities, RMD's - if known, etc)
Expense Changes (House paid off, other debt paid off, large gifts to children, college funding, etc)