CHARTS NEEDED TO HELP YOU CREATE A BUDGET

Estimating Monthly Income

Fill in the charts below to learn how much money you earn in a year.

ESTIMATING YOUR YEARLY INCOME By The Month:			
Monthly Paycheck	$	X 12 months	$
Any government checks:			
Monthly Social Security	$	X 12 months	$
Monthly Social Security Disability	$	X 12 months	$
Investments:			
Quarterly Stock Dividends	$	X 4 months	$
Real Estate Income	$	X 12 months	$
Other Investment Income	$	X 12 months	$
Other Sources of Income:			
Monthly Child Support	$	X 12 months	$
Monthly Alimony	$	X 12 months	$
Monthly Inheritances (Trust Fund, other)	$	X 12 months	$
Monthly Gross Income: how much money you earn before any other monies are taken out of your payment.			
Source of Monthly Gross Income	$	X 12 months	$
Total ESTIMATE Of YOUR YEARLY GROSS INCOME By The Month:	**$**	**X 12 months**	**$**

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Alternative Method for Estimating Income on a Monthly Basis:	
INCOME	$
SALARIES & WAGES (NET)	$
COMMISSION CHECKS	$
BONUSES	$
DIVIDENDS	$
MONEY/CASH GIFTS	$
INTEREST	$
TIPS	$
RENTAL INCOME	$
INCOME TAX REFUNDS	$
PENSIONS	$
ANNUITIES	$
TOTAL	**$**

Estimating Fixed Monthly Expenses

Fixed Monthly Expenses Fill out the chart below to see what your fixed expenses or costs are. These are expenses that you must pay every month. The amount does not fluctuate.	
Housing: Mortgage/Rent:	$
Home Equity Loan Payment:	$
Homeowner's Insurance:	$
Renter's Insurance:	$
Maintenance/Repair Fees:	$
Condominium Fees:	$
Annual Property Tax: (Divide by 12)	$
Total of Fixed Monthly Expenses:	**$**

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Estimating Recurring Expenses

Recurring Expenses These are expenses that are paid either monthly or quarterly, which is not a fixed amount and often change from month to month.	
Bills that you must pay every month. This amount may fluctuate. Water (Utility):	$
Cable / NetFlix / other:	$
Gas/Heat (Utility):	$
Electric (Utility):	$
Cell Phone:	$
Land Line Phone:	$
Trash Pick Up:	$
Recycling Pick up:	$
Sewer (Utility):	$
Credit Card Debt:	$
Debit Card Fees:	$
Banking Fees:	$
TOTAL	**$**
Other costs incurred but may vary and change over the course of your life.	
Food/Groceries:	$
Child Care/Babysitting:	$
Pre-School Tuition	$
After School Care	$
Private School Tuition	$
Education-	
- Related Costs such as Tutoring:	$
- Special Programs:	$
Total of Recurring Expenses:	**$**

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Estimating Recurring Monthly Expenses

Medical, Dental and Insurance Costs	
Health Insurance Monthly Premium:	$
Life Insurance (paid every quarter (4 months):	$
Disability Insurance (paid every quarter (4 months):	$
Medical Care Costs - not covered by insurance (includes deductibles, co-pays, out-of-pocket expenses):	$
Prescription Drug & Over-the-Counter Costs - not covered by insurance (includes deductibles, co-pays, out-of-pocket expenses):	$
Dental Care Costs - not covered by insurance (includes deductibles, co-pays, out-of-pocket expenses):	$
Vision Care Costs not covered by insurance (includes deductibles, co-pays, out-of-pocket expenses):	$
Total of Necessary Expenses:	**$**

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Optional Areas Based Upon Your Lifestyle (Monthly):	
Haircuts, Massage, Manicure, Pedicure:	$
Fitness Expenses:	$
Toiletries:	$
Dining Out & Take Out:	$
Pet Care (Vet, food, etc.):	$
Dry Cleaners:	$
Residential Cleaning Service:	$
Transportation/Car Costs: may or may not vary month to month - Public Transportation Fee for us/train/tolls/cabs:	$
Charitable Donations:	$
Membership Fees:	$
Dry Cleaners:	$
Residential Cleaning Service:	$
Long Term Health Insurance Premium:	$
Computer Costs:	$
Legal Costs:	$
Accountant/Other Professionals:	$
Monthly Child Support:	$
Monthly Alimony:	$
Total of Optional Areas Based Upon Your Lifestyle (Monthly):	**$**

Costs of Automobile(s) Ownership:	
Monthly Fuel:	$
Monthly Lease/Loan:	$
Car Insurance (paid every quarter (4 months):	$
Parking Meter Fee or Parking Garage Fee:	$
Car Inspection Fee:	$
Emissions Fee:	$
License Fee/License Renewal Fee:	$
Maintenance & Repairs:	$
Total of Costs of Automobile(s) Ownership:	**$**

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Estimating Discretionary Spending

DISCRETIONARY SPENDING: money to be spent at your discretion because it is not used to pay any fixed or recurring and/or fluctuating costs. Discretionary money is the money you have after all your bills that must be paid have been paid. In other words – discretionary money is fun money! So have fun spending it and enjoy!

Vacation/Travel:	$
Entertainment (includes theatre, movies, ball games, dinner & all meals not eaten at home):	$
Charity/Donations/Fund Raising Events:	$
Gifts for family & friends:	$
Piano Lessons/Sports Lessons and Programs:	
Boy Scout & Girl Scout Dues:	$
Newspapers/Magazines/Books/Ebooks:	$
Total of DISCRETIONARY SPENDING:	**$**

Once you've itemized and totaled the amount of money you bring in and the amount of money that goes out every month, you are now ready to create a budget that fits your unique lifestyle and goals.

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