



## Budget Worksheet

Use this worksheet to track your monthly expenses and income to get a picture of your savings, spending and overall cash flow. You can use the Expected Monthly Amount column to budget for upcoming life events (like the birth of a child or retirement) or to compare how changes in spending impact your bottom line. Note that Adviser Investments clients have access to a personal financial website, Adviser Insights, where you can securely link your accounts and automatically track savings and spending online.

If you have any questions about this worksheet or would like to learn more about our financial planning services, please call us at **(800) 492-6868** or email us at [info@adviserinvestments.com](mailto:info@adviserinvestments.com).

Income.....	2
Home Expenses .....	2
Personal & Family.....	3
Personal Insurance.....	4
Taxes .....	4
Vehicle.....	5
Savings and Contributions .....	6
Totals.....	6

**INCOME**

CATEGORY	CURRENT MONTHLY AMOUNT	EXPECTED MONTHLY AMOUNT
Employment (pre-tax)		
Other		
Employment (pre-tax), Spouse		
Other, Spouse		
<b>SUBTOTAL</b>		

**HOME EXPENSES**

DESCRIPTION	CATEGORY	CURRENT MONTHLY AMOUNT	EXPECTED MONTHLY AMOUNT
First Mortgage			
Second Mortgage			
Equity Line			
Real Estate Tax			
Rent			
Homeowner's Insurance			
Association Fees			
Electricity			
Gas/Oil			
Trash Pickup			
Water/Sewer			
Cable/Satellite TV			
Internet			
Telephone (landline)			
Lawn Care			
Maintenance: Major Repair			
Maintenance: Regular			
Furniture			
Household Help			
Other			
<b>SUBTOTAL</b>			

## PERSONAL AND FAMILY EXPENSES

CATEGORY	CURRENT MONTHLY AMOUNT	EXPECTED MONTHLY AMOUNT
Alimony		
Books/Magazines/Subscriptions		
Business Expense		
Care for Parent/Other		
Cash/Miscellaneous		
Cell Phone		
Charitable Donations		
Support of Children		
Clothing		
Club Dues		
Dining		
Education/Tuition		
Entertainment		
Gifts		
Groceries		
Health Care: Dental		
Health Care: Medical		
Health Care: Prescription		
Health Care: Vision		
Hobbies		
Household Items		
Laundry/Dry Cleaning		
Personal Care		
Personal Loan Payment(s)		
Pet Care		
Public Transportation		
Recreation		
Self Improvement		
Student Loan Payment(s)		

Vacation/Travel		
Other		
<b>SUBTOTAL</b>		

### PERSONAL INSURANCE EXPENSES

CATEGORY	CURRENT MONTHLY AMOUNT	EXPECTED MONTHLY AMOUNT
Disability		
Disability for Spouse		
Life		
Life for Spouse		
Long-Term Care		
Long-Term Care for Spouse		
Medical		
Medical for Spouse		
Umbrella Liability		
Other		
<b>SUBTOTAL</b>		

### TAXES

CATEGORY	CURRENT MONTHLY AMOUNT	EXPECTED MONTHLY AMOUNT
Social Security		
Medicare		
Federal Income		
State Income		
Local Income		
Other		
Social Security, Spouse		
Medicare, Spouse		
Federal Income, Spouse		
State Income, Spouse		
Local Income, Spouse		
Other, Spouse		
<b>SUBTOTAL</b>		

## VEHICLE EXPENSES

DESCRIPTION		
CATEGORY	CURRENT MONTHLY AMOUNT	EXPECTED MONTHLY AMOUNT
Loan Payment		
Lease Payment		
Insurance		
Personal Property Tax		
Fuel		
Repairs/Maintenance		
Parking/Tolls		
Docking/Storage		
Other		
<b>SUBTOTAL</b>		

DESCRIPTION		
CATEGORY	CURRENT MONTHLY AMOUNT	EXPECTED MONTHLY AMOUNT
Loan Payment		
Lease Payment		
Insurance		
Personal Property Tax		
Fuel		
Repairs/Maintenance		
Parking/Tolls		
Docking/Storage		
Other		
<b>SUBTOTAL</b>		

## SAVINGS AND CONTRIBUTIONS

CATEGORY	CURRENT MONTHLY AMOUNT	EXPECTED MONTHLY AMOUNT
Employer Retirement Plan (401(k), 403(b), etc.)		
Individual Retirement Account		
Employer Retirement Plan, Spouse		
Individual Retirement Account, Spouse		
Other		
<b>SUBTOTAL</b>		

## TOTALS

CATEGORY	CURRENT MONTHLY AMOUNT	EXPECTED MONTHLY AMOUNT
Home Expenses		
	+	+
Personal & Family Expenses		
	+	+
Personal Insurance Expenses		
	+	+
Taxes		
	+	+
Vehicle Expenses		
	+	+
Savings and Contributions		
	=	=
<b>ALL MONTHLY EXPENSES</b>		
Income		
	-	-
All monthly expenses (copy from above)		
	=	=
<b>MONTHLY CASH FLOW</b>		

**NOTES**



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