# YOUR DETAILED BUDGET

Recording your average monthly expenses can help you budget for the future.

This detailed worksheet can help you document both regular expenditures and the ones that may arrive unexpectedly. Completing this worksheet can help you budget for expenses coming down the pike and reduce the chance of excess or unanticipated expenses throwing your budget – and subsequently your long-term goals – off schedule.

**CLIENT:**_____    **CO-CLIENT:**_____

**Determine your basic living expenses.**

| HOME EXPENSES | |
|---|---|
| Category | Monthly Budget |
| Mortgage | $ |
| Equity Line | $ |
| Real Estate Tax | $ |
| Rent | $ |
| Homeowners Insurance | $ |
| Association Fees | $ |
| Electricity | $ |
| Gas/Oil | $ |
| Trash Pickup | $ |
| Water/Sewer | $ |
| Cable/Satellite TV | $ |
| Internet | $ |
| Maintenance | $ |
| Other | $ |
| **SUBTOTAL** | **$** |

**Determine your basic living expenses.** *continued*

| VEHICLE EXPENSES | |
|---|---|
| Category | Monthly Budget |
| Loan Payment | $ |
| Lease Payment | $ |
| Insurance | $ |
| Fuel | $ |
| Repairs/Maintenance | $ |
| Parking/Tolls | $ |
| Docking/Storage | $ |
| Other | $ |
| **SUBTOTAL** | **$** |

| PERSONAL EXPENSES | |
|---|---|
| Category | Monthly Budget |
| Alimony | $ |
| Business Expense | $ |
| Care for Parent/Other | $ |
| Cash - Miscellaneous | $ |
| Child Care/Expenses | $ |
| Credit Card Debt Payment | $ |
| Groceries | $ |
| Healthcare - Dental | $ |
| Healthcare - Medical | $ |
| Healthcare - Prescription | $ |
| Healthcare - Vision | $ |
| Household Items | $ |
| Laundry/Dry Cleaning | $ |
| Personal Care | $ |
| Personal Loan Payment | $ |
| Pet Care | $ |
| Phone | $ |
| Public Transportation | $ |
| Student Loan Payment | $ |
| Other | $ |
| **SUBTOTAL** | **$** |

**Determine your basic living expenses.** *continued*

| PERSONAL INSURANCE EXPENSES | |
| --- | --- |
| Category | Monthly Budget |
| Disability | $ |
| Life | $ |
| LTC | $ |
| Medical | $ |
| Other | $ |
| **SUBTOTAL** | **$** |

| TOTAL BASIC LIVING EXPENSES | |
| --- | --- |
| **TOTAL BASIC LIVING EXPENSES** | **$** |

**Determine extra living expenses.** These are your more discretionary expenses.

| EXTRA LIVING EXPENSES | |
| --- | --- |
| Category | Monthly Budget |
| Books/Magazines | $ |
| Charitable Donations | $ |
| Clothing | $ |
| Club Dues | $ |
| Dining | $ |
| Entertainment | $ |
| Furniture | $ |
| Gifts | $ |
| Hobbies | $ |
| Household Help | $ |
| Lawn Care | $ |
| Vacation/Travel | $ |
| **SUBTOTAL** | **$** |

| TOTAL LIVING EXPENSES | |
| --- | --- |
| **TOTAL LIVING EXPENSES** | **$** |

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