

Personal Financial Budget Worksheet <i>(Monthly/Annual Spending Plan)</i>
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	Monthly	Annual
Income		
Salary (self & other)	\$	\$
Investment income		
Social Security income		
Rental income		
Other income		
Total income	\$	\$
Expenses		
Donations		
Religious	\$	\$
Charitable		
Other donations		
Savings & Investments		
Emergency funds		
Other savings		
Retirement plans		
Stocks, bonds, mutual funds		
Real estate		
Annuities		
Income taxes		
Insurance		
Life		
Health		
Disability		
Auto		
Homeowner's/renter's		
Long-Term care		
Other insurance		
Liabilities		
Mortgage/rent		
Home equity loans/lines of credit		
Real estate taxes		
Automobile loan(s)		
Personal loan(s)		
Credit cards		
Other liabilities		

Household Expenses

Food		
Clothing		
Doctor/dentist		
Prescriptions		
Personal care		
Utilities		
Telephone		
Maintenance		
Home furnishing		
Entertainment, cable TV		
Newspaper, books, magazines		
Vacation & travel		
Gifts		
Children's allowance		
Other household expenses		

Transportation

Gas & oil		
Maintenance & repair		
License		
Public transit		
Parking/tolls		

Other Expenses

Legal fees		
Accounting fees		
Domestic help, yard/pool		
Dry cleaning, laundry		
Veterinary		
Child care		
Alimony		
Child support		
Education, lessons		
Club dues, membership		
Miscellaneous		

Total Expenses	\$	\$
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Plan Summary

Total income		\$
<i>(minus)</i>		
Total expenses		- \$
<i>(equals)</i>		
Net income <i>(or loss)</i>		= \$