

MONTHLY HOUSEHOLD BUDGET WORKSHEET



Long-term goal: _____

Budget for the month of: _____

Part I: Income Pre-Retirement Post-Retirement

Annual Income		\$	\$
Taxes	-	\$	\$
After-tax Income	=	\$	\$
Total Monthly Income (after-tax income / 12 months)		\$	\$

Part II: Monthly Expenses Pre-Retirement Post-Retirement

Shelter

Mortgage / Rent	\$	\$
Insurance	\$	\$
Property Taxes	\$	\$
Home Maintenance	\$	\$

Utilities

Gas / Electric	\$	\$
Water	\$	\$
Telephone	\$	\$

Food

\$	\$
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Transportation

Car Payments	\$	\$
Insurance	\$	\$
Gas / Oil	\$	\$
Repairs / Maintenance	\$	\$

Medical

\$	\$
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Clothing

\$	\$
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(Continued on back)

		Pre-Retirement	Post-Retirement
Debt	Credit Card Payments	\$	\$
	Loan Payments	\$	\$
	Other Debt Payments	\$	\$

Entertainment	Cable TV	\$	\$
	Hobbies	\$	\$
	Vacations	\$	\$
	Other	\$	\$

Investments	401(k) Investment	\$	\$
	Mutual Fund, Stocks, Bonds	\$	\$
	Annuity	\$	\$
	College Tuition	\$	\$
	Savings Account	\$	\$
	Emergency Fund	\$	\$

Miscellaneous	Gifts	\$	\$
	Other	\$	\$

Total Monthly Expenses / Investments		\$	\$
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Part III: Final Calculation

		Pre-Retirement	Post-Retirement
Total Monthly Income		\$	\$
Total Monthly Expenses / Investments	-	\$	\$
SURPLUS OR SHORTAGE	=	\$	\$