



Budget worksheet

A guideline to help establish your budget

Essential living expenses

Nondiscretionary expenses to be paid through a general income or savings source.

Category	Monthly Expense	Annual Expense	Years(s) Beginning & End	Growth Rate
Federal income taxes				
State income taxes				
Real estate taxes				
Municipal taxes				
Life insurance premiums				
Mortgage payments/rental payments				
Homeowners association dues				
Auto loans				
Auto lease payments				
Home insurance				
Auto insurance				
Medical/LTC insurance				
Property maintenance				
Utilities				
Cable/internet				
Trash				
Water				
Energy				
Gas				
Telephone/internet				
Other debt service				
Food: groceries				
Auto: gas				
Auto: maintenance				
Clothing				
Charitable contributions				
Prescription drugs				
Other installment loans				
Medical/dental expenses				
Other expenses				
TOTAL				

Growth Rate, as expressed in the right-hand column, can be positive and negative.

Discretionary living expenses

Category	Monthly Expense	Annual Expense	Years(s) Beginning & End	Growth Rate
Travel				
Vacations				
Entertainment				
Vacation home mortgage				
Vacation home maintenance				
Vacation home insurance				
Gifts and holidays				
Other personal purchases				
Leisure				
Hobby expenses				
Auto insurance				
Discretionary utilities				
Other installment loans				
Landscaping				
Food: dining out				
Other expenses				
Other expenses				
Total discretionary expenses				
Total essential expenses (from pg 1)				
TOTAL				

Growth Rate, as expressed in the right-hand column, can be positive and negative.

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We're here to help you take action

You can reach out directly to your financial professional.

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