



BUDGETING FOR FINANCIAL BETTERMENT



Knowledge is power! By tracking your spending, you can better identify opportunities for changing behaviors, optimizing your savings and creating more financial stability. Use the worksheet below to get started.

HOUSEHOLD	MONTHLY AMOUNT
Mortgage Payment/Rent	
Real Estate Taxes	
Insurance — Home/Rental	
Maintenance — Supplies	
Utilities — Electric/Gas	
Water — Sewer	
Cable — Phone — Internet	
Housecleaning — Decor	
Other	
Other	
TOTAL	

DAILY LIVING	MONTHLY AMOUNT
Groceries	
Dining — Eating Out	
Clothing	
Beauty	
Hygiene	
Child Care	
Other	
Other	
TOTAL	

ENTERTAINMENT	MONTHLY AMOUNT
Concerts — Shows — Events	
Hobbies — Lessons — Sports	
Subscriptions — Memberships	
Vacation — Travel	
Other	
Other	
TOTAL	

TRANSPORTATION	MONTHLY AMOUNT
Auto Loans	
Auto Insurance	
Fuel	
Repairs	
Other	
Other	
TOTAL	

HEALTH	MONTHLY AMOUNT
Health Insurance	
Life Insurance	
LTC Insurance	
Disability Insurance	
Medications	
Pet Care	
Medical/Dental Appointments	
Other	
Other	
TOTAL	

DEBTS, LOANS	MONTHLY AMOUNT
Credit Cards	
Student Loans	
Alimony — Child Support	
Other	
Other	
TOTAL	

GIVING	MONTHLY AMOUNT
Charitable Donations	
Gifting	
Other	
Other	
TOTAL	

MONTHLY TOTAL	
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