

BUDGET WORKSHEET

At the end of most months, do you typically break even, have extra money, or fall short?	
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MONTHLY EXPENSES				
Enter both current monthly expenses and projected retirement expenses in today's dollars.				
CATEGORY	MONTHLY EXPENSE	NOW	RETIRED	COMMENTS
HOME	Rent or mortgage payment			
	Home & property insurance			
	Property taxes			
	Home maintenance & repairs			
	Internet, cable, home phone, cell phone			
	Utilities (electricity, gas, water, garbage, etc)			
HOUSEHOLD	Groceries			
	Household items (supplies, toiletries, etc)			
	Home furnishings			
	Personal (clothes, dry cleaning, haircuts, etc)			
	Daycare & babysitting			
	School tuition & fees			
	Pet care & supplies			
TRANSIT	Car payments			
	Car insurance			
	Gas			
	Car maintenance & repairs			
	Public transit & parking			
MEDICAL	Doctor & dentist visits			
	Prescriptions & medical supplies			
	Health insurance			
FUN	Magazines, subscriptions, memberships			
	Gifts & special occasions			
	Entertainment & eating out			
	Vacation & travel			
DEBT	Student loans			
	Credit cards			
	Other loans			
INSURANCE	Life insurance			
	Disability or long-term care insurance			
OTHER	Charitable contributions			
	Savings			
	Other:			
	Other:			
MONTHLY TOTALS:				