

BUDGET WORKSHEET

Monthly Income	Current	Retirement
Wages, salary, tips		
Cash dividends		
Interest received		
Social security income		
Pension income		
Rents, royalties		
Other income		
Total Monthly Income	\$	\$

Fixed Monthly Expenses	Current	Retirement
Mortgage payment or rent		
2nd home mortgage		
Automobile note		
Personal loans		
Credit cards		
Life insurance		
Disability insurance		
Health insurance		
Long-term care insurance		
Homeowner's insurance		
Automobile insurance		
Umbrella liability insurance		
Subtotal	\$	\$

Budget Worksheet continued

Fixed Monthly Expenses	Current	Retirement
Subtotal carried forward	\$	\$
Federal income taxes		
State income taxes		
FICA		
Real estate taxes		
Other taxes		
Savings (regularly)		
Investments (regularly)		
Retirement plan contributions		
Total Fixed Expenses	\$	\$

Variable Monthly Expenses	Current	Retirement
Electricity		
Gas		
Telephone		
Water		
Cable TV		
Home repairs and maintenance		
Home improvements		
Food		
Clothing		
Laundry		
Child care		
Personal care		
Automobile gas and oil		
Automobile repairs, etc.		
Subtotal	\$	\$

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Budget continued

Variable Monthly Expenses	Current	Retirement
Subtotal carried forward	\$	\$
Other transportation		
Education expenses		
Entertainment/dining		
Recreation/travel		
Club/association dues		
Hobbies		
Gifts/donations		
Unreimbursed medical & dental expenses		
Miscellaneous		
Total Variable Expenses	\$	\$

NET CASH FLOW	Current	Retirement
Total monthly income		
Total fixed expenses		
Total variable expenses		
Discretionary Income (Income – Expenses)	\$	\$