

Budget for your goals

Summary of monthly expenses

Current budget **Revised budget**

Fixed expenses

Housing

Mortgage/rent, insurance, property taxes, dues, maintenance/repairs, utilities, phone, internet

Health care

Health premiums, copayments, deductibles, medication/supplies, dental, vision

Transportation

Vehicle payments, insurance, gas & oil, repairs & maintenance, parking, public transportation

Debt

Loan payments, minimum payments on credit cards, other debts

Other

Child care

Discretionary expenses

Food

Groceries, dining out

Personal

Clothing, gifts, personal care, charitable contributions

Entertainment/recreation

Sports, hobbies, gym/club dues, cable/streaming, subscriptions, travel, movies, music, pet expenses

Dependents

Extracurricular activities/lessons, K-12 education

Savings toward goals & insurance

401(k) contribution (pre-tax), IRA contribution, mutual funds, stocks, bonds, college savings, emergency savings, life insurance, disability insurance, other insurance, additional payments on credit cards/loans

Total expenses & investments

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Monthly take-home pay

Revised budget total

Extra money found to put towards goals

Goals

	Fully funded?		Critical?		Extra money for critical goals
Short-term goals					
_____	Yes	No	Yes	No	_____
_____	Yes	No	Yes	No	_____
_____	Yes	No	Yes	No	_____
_____	Yes	No	Yes	No	_____
Mid-term goals					
_____	Yes	No	Yes	No	_____
_____	Yes	No	Yes	No	_____
_____	Yes	No	Yes	No	_____
_____	Yes	No	Yes	No	_____
Long-term goals					
_____	Yes	No	Yes	No	_____
_____	Yes	No	Yes	No	_____
_____	Yes	No	Yes	No	_____
_____	Yes	No	Yes	No	_____



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