

Your Budget, Your Future

Knowing where your money is going will help you lay a good foundation for the future. Use this budget worksheet to outline income and expenses and set guidelines as you move forward.



Budget Worksheet

Choose monthly or yearly for all expenses consistently throughout the worksheet. If not retired, estimate your anticipated retirement expenses.

Budget, spending plan, balance sheet—whatever you choose to call it, having a written plan is a key part of your financial plan.

	MONTHLY	YEARLY	ESTIMATED RETIREMENT EXPENSES
Income			
Salary 1	_____	_____	_____
Salary 2	_____	_____	_____
Other	_____	_____	_____
Other	_____	_____	_____
LIVING EXPENSES			
Housing			
Mortgage	_____	_____	_____
Maintenance/repairs	_____	_____	_____
Other	_____	_____	_____
Health Care			
Co-pays/deductibles	_____	_____	_____
Medicine/supplies	_____	_____	_____
Other	_____	_____	_____
Utilities			
Electric	_____	_____	_____
Gas	_____	_____	_____
Water/sewer/trash	_____	_____	_____
Phone/cable/internet	_____	_____	_____
Cell phone(s)	_____	_____	_____
Other	_____	_____	_____
Transportation			
Car (payments)	_____	_____	_____
Maintenance/repairs	_____	_____	_____
Gas	_____	_____	_____
Other	_____	_____	_____
Food			
Groceries	_____	_____	_____
Dining out	_____	_____	_____
Other	_____	_____	_____
Insurance			
Life	_____	_____	_____
Home	_____	_____	_____
Vehicles	_____	_____	_____
Other	_____	_____	_____
Clothes			
Clothing	_____	_____	_____
Footwear	_____	_____	_____
Dry cleaning	_____	_____	_____
Personal Care			
Haircuts	_____	_____	_____
Spa	_____	_____	_____
Other	_____	_____	_____

	MONTHLY	YEARLY	ESTIMATED RETIREMENT EXPENSES
Entertainment			
Night out (<i>excludes food</i>)	_____	_____	_____
Memberships	_____	_____	_____
Travel	_____	_____	_____
Other	_____	_____	_____
Family Expenses			
Child care	_____	_____	_____
Tuition	_____	_____	_____
Pet care	_____	_____	_____
Other	_____	_____	_____
GIVING			
Church	_____	_____	_____
Charity	_____	_____	_____
Food bank	_____	_____	_____
Other	_____	_____	_____
BILLS			
Credit card 1	_____	_____	_____
Credit card 2	_____	_____	_____
Credit card 3	_____	_____	_____
Loan 1	_____	_____	_____
Loan 2	_____	_____	_____
Student loan	_____	_____	_____
Line of credit	_____	_____	_____
Other	_____	_____	_____
SAVINGS/INVESTMENTS			
Emergency fund	_____	_____	_____
Retirement 1	_____	_____	_____
Savings goal 1	_____	_____	_____
Other	_____	_____	_____
Vacation fund	_____	_____	_____
Retirement 2	_____	_____	_____
Savings goal 2	_____	_____	_____
Other	_____	_____	_____
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Total living expenses	_____	_____	_____
Total giving	_____	_____	_____
Total bills	_____	_____	_____
Total savings/invest.	_____	_____	_____

ANNUAL BREAKDOWN

Yearly income	_____
Yearly expenses	_____
Yearly excess/ shortfall	_____

How does your budget compare?

To the right is a suggested budget. Does yours line up? If not, what are some things you could change to get it where you want it? Set goals to work toward them:

Budget Goal 1

Date you will start: _____

Date you will complete: _____

Budget Goal 2

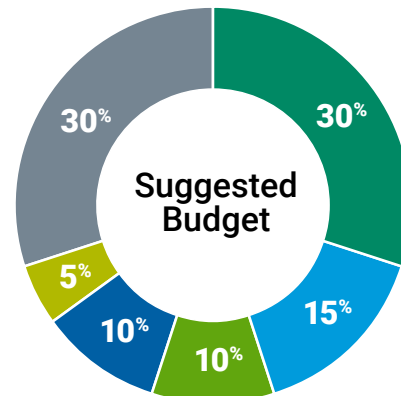
Date you will start: _____

Date you will complete: _____

Budget Goal 3

Date you will start: _____

Date you will complete: _____



HOUSING

- Mortgage/Rent
- Repairs
- Taxes
- Utilities
- Insurance



TRANSPORTATION

- Car payment
- Gas
- Insurance
- Repairs



DEBT

- Student loans
- Credit cards
- Personal loans



SAVINGS/INVESTMENTS



HEALTH CARE PREMIUMS



OTHER LIVING EXPENSES

- Eating out
- Vacations
- Entertainment
- Clothing

Have questions or need help?

Call a financial consultant at **800-345-2021**.



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