



# Budgeting worksheet

Complete the below fields by entering your income and expenses in all applicable categories. Once finished, e-mail it back to our Financial Advisors and we will follow up to schedule an appointment with.

Income	Notes
Monthly take-home pay (from paystub)*	\$
<b>Pre-tax deductions for savings goals:</b>	
Monthly pre-tax deduction: 401k	\$
Monthly pre-tax deduction: HSA	\$
Monthly pre-tax deduction: Other	\$
Any other monthly net income:	\$
<b>Total:</b> Monthly take-home pay + pre-tax deductions**:	_____ (A)

## Monthly expenses—Essentials

Expense	Amount	Notes
Rent/Mortgage	\$	
Groceries	\$	
Utility bill	\$	
Insurance	\$	
Transportation	\$	
Child care	\$	
Education/tuition	\$	
Medical payments	\$	
Prescriptions	\$	
Other	\$	

### Monthly expenses—Savings financial goals

Type	Amount	Notes
Emergency savings	\$	
Long term savings	\$	
Retirement Post-Tax (Roth)	\$	
Savings account	\$	
College savings (529)	\$	
Other savings	\$	
Debt payments	\$	

### Monthly expenses—Wants

Type	Amount	Notes
Dining	\$	
Monthly subscriptions	\$	
Fitness	\$	
Social events	\$	
Hobbies	\$	
Clothing	\$	
Home improvement	\$	
Other	\$	
<b>Total Monthly Expenses:</b>	<b>\$</b>	

### Summary of Monthly Budget:

Total monthly 'take-home' pay:

\_\_\_\_\_

Of which, equal pre-tax deductions  
towards savings goals:

\_\_\_\_\_

Total monthly expenses:

\_\_\_\_\_

Monthly balance:

\_\_\_\_\_

\* Should be net of any pre-tax deductions and/or taxes.

\*\* We add back these 'pre-tax' deductions because they are part of your income that you're putting towards savings goals!

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