

Budgeting worksheet

Complete the below fields by entering your income and expenses in all applicable categories. Once finished, e-mail it back to your Financial Advisor to start a conversation.

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

Monthly expenses—Essentials

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

Monthly expenses—Savings for financial goals

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

Monthly expenses—Wants

Type	Amount	Notes
Dining	\$	
Monthly subscriptions	\$	
Fitness	\$	
Social events	\$	
Hobbies	\$	
Clothing	\$	
Home improvement	\$	
Other	\$	
Total	\$	

Total Monthly Expenses: \$

Summary of Monthly Budget:

Total monthly take-home pay + pre-tax deductions	
Minus (-) pre-tax deductions	
Minus (-) monthly expenses	
Total 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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