

Personal Budget Worksheet (Annual)

Income (after tax):

| | | | |
|-------|-------|----|-------|
| Job-1 | _____ | \$ | _____ |
| Job-2 | _____ | | _____ |
| Job-3 | _____ | | _____ |
| Other | _____ | | _____ |
| Other | _____ | | _____ |

Total Income \$ _____

Fixed Expense:

| | |
|-------------------------------|-------|
| Rent/mortgage payments | _____ |
| Association fees | _____ |
| Utilities | _____ |
| House maintenance | _____ |
| Property taxes/auto licenses | _____ |
| Insurance - property | _____ |
| - vehicles | _____ |
| - health | _____ |
| - life | _____ |
| Telephone/Internet connection | _____ |
| Food | _____ |
| Vehicle payments | _____ |
| Vehicle operating costs | _____ |
| Tuition costs | _____ |
| Childcare | _____ |
| Alimony | _____ |
| Credit card payments | _____ |
| Personal allowances/savings | _____ |
| Other | _____ |
| Other | _____ |

Total Fixed Expenses (_____)

Net Discretionary Income _____

Discretionary Expenses:

| | |
|----------------------|-------|
| Entertainment | _____ |
| Clothing/laundry | _____ |
| Contributions/gifts | _____ |
| Doctors/Dentists | _____ |
| Travel/Vacation | _____ |
| Furniture/Appliances | _____ |
| IRA contributions | _____ |
| Other | _____ |
| Other | _____ |

Total Discretionary Expense (_____)

Amount Available for Savings \$ _____