



# YOUR MONTHLY BUDGET



To complete this worksheet, review your last 6-12 months of income and bills, and write your average here. You can also download a PDF of this worksheet on our website at [connecttomag.com/budgetworksheet](http://connecttomag.com/budgetworksheet).

## INCOME

MONTHLY GROSS INCOME (BEFORE DEDUCTIONS):

PENSION, SOCIAL SECURITY, RETIREMENT:

INVESTMENTS:

OTHER (BUSINESS, REAL ESTATE, ETC.):

TOTAL:

## TIER I: MONTHLY NECESSITIES THAT ARE FIXED COSTS

HOME EXPENSES:

MORTGAGE/RENT:

CHILDCARE:

TAXES:

INSURANCE (CAR, HOME, HEALTH):

REQUIRED OBLIGATIONS (CHILD SUPPORT, ALIMONY, ETC.):

LOANS (AUTO, COLLEGE, ETC.):

MONEY FOR UNEXPECTED / EMERGENCIES:

TOTAL:

## TIER II: MONTHLY NECESSITIES WITH A BIT OF FLEXIBILITY

FOOD:

PETS (FOOD, HEALTH, BOARDING):

KIDS CLOTHING:

ADULT CLOTHING:

HYGIENE (SOAP, SHAMPOO & CONDITIONER, TOOTHPASTE, DEODORANT):

RETIREMENT SAVINGS:

MISCELLANEOUS:

TOTAL:

## TIER III: MONTHLY DISCRETIONARY (YOUR PRIORITIES TO DECIDE)

ADDITIONAL CLOTHING:

ADDITIONAL PET:

BABYSITTING (SO YOU CAN GO OUT):

BEAUTY (HAIRCUTS, MAKEUP, COLOGNE/PERFUME, NAILS, ETC.):

CHARITABLE GIVING:

DINING OUT:

EDUCATION FUNDING (529 ACCOUNTS) FOR KIDS / GRANDKIDS:

ENTERTAINMENT:

GIFTS (HOLIDAY, BIRTHDAY, ETC.):

INSURANCE (LIFE, DISABILITY):

KIDS ACTIVITIES:

SELF-CARE (MASSAGE, ETC.):

VACATIONS:

TOTAL: