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 $ __________