



LEGACY
FINANCIAL PLANNING INC.

YOUR BUDGET

A PERSONAL FINANCIAL WORKSHEET

Get a clearer idea of where your money goes each month by putting pen to paper with this simple monthly household budget worksheet. Once you get a birds-eye view of your spending habits, it may be easier to see how some small changes could make a big difference at the end of each month.

| INCOME | AMOUNT |
|---------------------------|--------|
| Income (Wages, Tips, Etc) | |
| Bonuses, Gifts | |
| Investment Income | |
| Interest Income | |
| Other Income | |

TOTAL:

EXPENSES ...

| TYPE | BUDGETED AMT | ACTUAL AMT | DIFFERENCE? |
|--|--------------|------------|-------------|
| Mortgage Payment and/or Rent | | | |
| Homeowner's or Renter's Insurance | | | |
| Property Taxes | | | |
| Homeowners Association Dues | | | |
| Home Maintenance Expenses | | | |
| Cleaning Services | | | |
| Landscaping Services | | | |
| Pool Maintenance, Etc (Other Services) | | | |
| ----- | ----- | ----- | ----- |
| ----- | --- | --- | - |

“Plan for Prosperity”-I’m never too busy to be a resource for family, friends, colleagues or someone you

| | | | |
|--|--------------|--------------|------------|
| Oil and/or Natural Gas | | | |
| Electricity | | | |
| Water and/or Sewage | | | |
| Telephone (Land Line) | | | |
| ----- ----- | ----- --- | ----- --- | ----- - |
| Cellular / Mobile Phone(s) | | | |
| Internet and/or Cable | | | |
| Newspaper / Magazines | | | |
| ----- ----- | ----- --- | ----- --- | ----- - |
| Pets (Food, Litter, Other Expenses) | | | |
| Pet Care (Grooming, Veterinarian, Boarding) | | | |
| ----- ----- | ----- --- | ----- --- | ----- - |
| Medical Insurance | | | |
| Dental Insurance | | | |
| Vision Insurance | | | |
| Other Personal Insurance | | | |
| ----- ----- | ----- --- | ----- --- | ----- - |
| Automobile Payment(s) | | | |
| Automobile Insurance | | | |
| Automobile Maintenance / Repairs | | | |
| Fuel (Gasoline) Expenses | | | |
| Other Transportation (Tolls, Fares, Etc) | | | |
| ----- ----- | ----- --- | ----- --- | ----- - |
| Childcare / Babysitting | | | |
| Tuition or School Fees | | | |
| Lessons / Clubs (Fees or Dues) | | | |
| Child Support | | | |
| Alimony | | | |
| ----- ----- | ----- --- | ----- --- | ----- - |
| Groceries | | | |
| Lunches (At Work or School Lunch Plans) | | | |
| Dinners (Eating Out) | | | |



| | | | |
|---|-----|-----|---|
| Drinks and Snacks (Coffees, Etc) | | | |
| ----- ----- | --- | --- | - |
| Entertainment (Movies, Plays, DVDs) | | | |
| Hobbies (Classes, Team Dues, Etc) | | | |
| Books / Games / Etc | | | |
| Activities (Outings, Theme Parks, Bowling, Etc) | | | |
| Health Club / Gym | | | |
| Other Dues/Fees (Country Club, Etc) | | | |
| ----- ----- | --- | --- | - |
| Household Needs (Cleaning Supplies, Etc) | | | |
| Personal Needs (Toiletries, Etc) | | | |
| Clothing, Shoes | | | |
| Grooming (Hair, Makeup, etc) | | | |
| Other (Miscellaneous Expenses) | | | |
| ----- ----- | --- | --- | - |
| Elderly Care (Housing Fees, Etc) | | | |
| Children's Allowances | | | |
| Charitable Donations | | | |
| Church Tithing | | | |
| Gifts | | | |
| ----- ----- | --- | --- | - |
| Credit Card Bills | | | |
| Student Loans | | | |
| Other Loans | | | |
| ----- ----- | --- | --- | - |

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| | | | |
|-------------------------------------|-------|-------|-------|
| 401(k) Contributions | | | |
| IRA Contributions | | | |
| Stocks / Bonds | | | |
| Mutual Funds | | | |
| General Savings | | | |
| Vacation Savings and/or Vacation | | | |
| College Fund(s) | | | |
| Emergency Fund(s) | | | |
| ----- | ----- | ----- | ----- |
| ----- | --- | --- | - |
| Income tax withheld (federal) | | | |
| Income tax withheld (state / local) | | | |
| Medicare tax withheld | | | |
| Social Security tax withheld | | | |
| Other withholdings | | | |

TOTAL OF DIFFERENCE (+ or -)

...

Visit www.legacyfp.com forms to obtain copies of this form and use it every month and you'll most likely begin to clearly see areas in which you'd like to change your spending habits. If at any time you'd like to have me take a look at your financial overview, at no charge, please feel free to contact me at 815-786-7851 or via email at dano@legacyfp.com. I'll be happy to review these sheets with you at no charge.

* Note: If some of your expenses are NOT billed monthly, simply divide the expense to come up with a monthly amount. For example ... if your car insurance is billed every six months and the amount is \$600, you'd divide that amount by six and enter "\$100" for each month. If your property tax is billed annually and the amount is \$3000, you'd divide that amount by 12 and enter "\$250" for each month.