

Personal Budget Review

* Assume all amounts are on a monthly basis

Income

		take-home pay
		bonuses and commissions
		pensions and annuities
		investment income
		401(k) Contributions taken out of Check
		Contributions to Employer Stock
		Other Contributions (ex- FSA, HSA)
		other income

\$0 Total Monthly Income

Bills

		Utilities- Water/Heat
		Phone
		Cable
		Groceries
		Transportation
		Rent
		Insurance
		Other Bills

\$0 Total Monthly Bill Payments

Debt Repayment

		Credit Card Debt
		Student Loan Payment
		Mortgage
		Car Payment
		Other Debt

\$0 Total Monthly Debt Payments

Savings

		Emergency Fund
		Retirement Savings (401(k) or IRA)
		Additional Savings- Big Purchase Fund
		Investments
		FSA, HSA
		Other Savings

\$0 Total Monthly Savings

\$0 Total Discretionary Income (Income- Debt-Bills-Savings)

Discretionary Spending

		\$0 Lifestyle Spending
		Restaurants & Entertainment
		Clothing
		Recreation and Personal Care
		Other
	\$	Additional Savings
	\$	Additional Debt Payment

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