

Self Care Pursuit Financial Planning

# Creating a Budget

## Basic Worksheet

**Directions:** Enter estimated amounts in all of the fields that apply to you. Round up to the nearest dollar

<b>Monthly Savings</b>	
Emergency Fund:	
Investments:	
Retirement:	
TOTAL	
<b>Monthly Expenses</b>	
Groceries	
Dining out	
Clothing (jeans, shoes, jewelry, etc.)	
Shelter (mortgage, rent, taxes, etc.):	
Household (utilities, cell phone, cable, maintenance, etc.):	
Transportation (public transportation/car, parking, gas, etc.):	
Health (insurance, medications, doctor visits, etc.):	
Student Loans (interest/principal payments, etc.):	
Personal Blow money (entertainment, hobbies, etc.):	
Miscellaneous (magazines, child care, etc.):	
Charity	
Gifts	
Other Debts/ repayments (Credit cards, personal loan, etc)	
TOTAL	
<b>Annual Expenses</b>	

Tuition:	
Homeowner's/Renter's Insurance:	
Car (registration, inspection, insurance, etc.):	
Taxes:	
Vacation:	
Other (Back to school, holidays)	
TOTAL	
<b>Income</b>	
Monthly Pay:	
Monthly Other (alimony, child support, etc.):	
Annual Gifts:	
Annual Tax Return:	
TOTAL	
<b>Budget Review</b>	
Total Monthly Savings:	
Total Monthly Expenses:	
Total Annual Expenses:	/ 12 =
Total Monthly Income:	

List of Possible Expenses:

- Cell phone
- Internet
- Cable
- Netflix/Hulu/Amazon subscriptions
- Spotify/Pandora monthly subscriptions
- Lawn maintenance
- Snow removal
- Cleaning services
- Trash removal
- Sewer/water bill
- Life Insurance
- Short/Long term disability insurance
- Kids activities/sports
- Yearly Back to school expenses
- Kids clothes, shoes, uniforms
- Holiday spending
- Birthday spending
- Entertaining guests (cookouts, parties, holiday meals)

**Professional Tip:** Take out your bank statements and credit card statements from the last 3-6 months. Look at the actual expenses, income, and savings and average the months together for the most accurate numbers. This will help tremendously towards taking control of your finances. You can see where to cut costs and evaluate exactly where your money is going!

***Let's explore together***

***Do you want help with this? I would love to work with you!***