



# Budget Worksheet-Expenses

## ESSENTIAL EXPENSES (MONTHLY)

### Housing

Mortgage/Rent .....	\$ _____
Insurance/Taxes .....	\$ _____
Repairs/Maintenance .....	\$ _____
Homeowner's Insurance .....	\$ _____
Property Taxes .....	\$ _____
Other .....	\$ _____

### Transportation

Car Payment .....	\$ _____
Insurance .....	\$ _____
Fuel .....	\$ _____
Maintenance .....	\$ _____

### Necessities

Food (groceries) .....	\$ _____
Utilities .....	\$ _____
Clothing .....	\$ _____
Other .....	\$ _____

### Health Care and Insurance

Health Insurance .....	\$ _____
Medicare Premiums .....	\$ _____
Out of Pocket Expenses .....	\$ _____
Long Term Care Insurance .....	\$ _____
Life Insurance .....	\$ _____
Other .....	\$ _____

### Family Care

Parental Care .....	\$ _____
Education .....	\$ _____

TOTAL ESSENTIAL EXPENSES ..... \$ \_\_\_\_\_

## Budget Worksheet–Expenses (cont.)

### DISCRETIONARY EXPENSES (MONTHLY)

#### Leisure and Entertainment

Dining out.....	\$ _____
Travel/Vacations.....	\$ _____
Hobbies.....	\$ _____
Club Memberships.....	\$ _____
Educational Classes.....	\$ _____
Other.....	\$ _____

#### Contributions

Charitable.....	\$ _____
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#### Miscellaneous

Gifts, ongoing savings, etc.....	\$ _____
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<b>TOTAL DISCRETIONARY EXPENSES.....</b>	<b>\$ _____</b>
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## Budget Worksheet–Income

You (Monthly)

Social Security .....	\$ _____
Pension 1.....	\$ _____
Pension 1.....	\$ _____
Other Fixed Receipts .....	\$ _____
Other Income .....	\$ _____
<b>TOTAL</b> .....	<b>\$ _____</b>

Your Spouse (Monthly)

Social Security .....	\$ _____
Pension 1.....	\$ _____
Pension 1.....	\$ _____
Other Fixed Receipts .....	\$ _____
Other Income .....	\$ _____
<b>TOTAL</b> .....	<b>\$ _____</b>

<b>TOTAL MONTHLY INCOME</b> .....	<b>\$ _____</b>
Less Essential Expenses .....	\$ - _____
Less Discretionary Expenses .....	\$ - _____
<b>Surplus (Deficit)</b> .....	<b>\$ = _____</b>