

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 \$ \_\_\_\_\_