**EXPENSES**

**Budget and Goals**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **HOME** | **$** |  | **PERSONAL** | **$** |
| Rent/Mortgage |  |  | Cellphone |  |
| Property Tax |  |  | Gym/Sports Club |  |
| Insurance |  |  | Hobbies |  |
| Other |  |  | Haircuts |  |
|  |  |  | Toiletries & Products |  |
| **UTILITIES** | **$** |  | Clothing |  |
| Water |  |  | Other |  |
| Gas (home) |  |  |  |  |
| Electricity |  |  | **FAMILY** | **$** |
| Landline |  |  | Activities |  |
| Garbage |  |  | Child Support |  |
| Heating |  |  | Babysitter |  |
| Internet |  |  | Daycare |  |
| Cable/Satellite |  |  | Allowance |  |
| Supplies |  |  | Other |  |
| Other |  |  |  |  |
|  |  |  | **HEALTH** | **$** |
| **TRANSPORTATION** | **$** |  | Health/Life Insurance |  |
| Gas (car) |  |  | Dental/Doctor Visits |  |
| Car Payment |  |  | Prescriptions |  |
| Car Insurance |  |  | Other |  |
| Car Repairs |  |  |  |  |
| Car Registration |  |  | **MISCELLANEOUS** | **$** |
| Public Transportation |  |  | Pets |  |
| Parking |  |  | Charity/Offerings |  |
| Taxi |  |  | Club Memberships |  |
| Other |  |  | Subscriptions |  |
|  |  |  | Book/Movies |  |
| **DEBT/PAYMENTS** | **$** |  | Other |  |
| Student Loans |  |  |  |  |
| Credit Card |  |  | **EDUCATION** | **$** |
| Other |  |  | Tuition |  |
|  |  |  | Books |  |
| **FOOD** | **$** |  | Supplies |  |
| Groceries |  |  | Other |  |
| Eating Out |  |  |  |  |
| Other |  |  | **TOTAL EXPENSES** | **$** |

**INCOME**

|  |  |
| --- | --- |
| **SOURCE** | **$** |
| Work |  |
| Food Stamps |  |
| Social Security |  |
| Child Support |  |
| Self-Employment |  |
| Spouse Income |  |
| Disability Support |  |
| Housing Support |  |
| Misc. Social Benefits/Pensions |  |
| Other Income |  |
| **TOTAL INCOME** | **$** |

**SAVINGS & ASSETS**

|  |  |
| --- | --- |
| **ASSET** | **$** |
| Basic Savings |  |
| Emergency Fund |  |
| Retirement Fund |  |
| Other Savings |  |
| Car |  |
| House |  |
| Other Property |  |

 **INCOME EXPENSES DISPOSABLE INCOME**

-

**=**

**GOALS**

**TERM**

**S M A R T**

*1.*

*2.*

*3.*

*4.*

*SHORT LONG*

*SHORT*

*LONG*

*SHORT*

*LONG*

*SHORT*

*LONG*