BUDGET ANALYSIS



DATE:

Living Expenses		Discretionary
Rent/Mortgage (P&I)	\$	
Home Repairs/Maintenance		
Homeowner Fees	\$	□
Property Tax	\$	□
Basic Utilities (Gas/Electric)	\$	□
Water/Trash	\$	
Extended Utilities (Internet)	\$	
Cable/Satellite	\$	
Home/Cell Phone	\$	
Security System	\$	
Groceries	\$	
Entertainment/Dining	¢ \$	
Charitable Contributions	¢ \$	
Child Care	φ ¢	
Transportation (Gas/Taxi/Maintenance)	φ	
Other (Personal Goods)	ф	
Children's Activities	ф	
	ф	📙
Cleaning/Laundry	\$	🗛
Clothing	\$	🛛
Club Dues/Hobbies	\$	🛛
Gifts (Birthday/Holiday/Special)	\$	🛛
Newspapers/Magazines	\$	🛛
Misc		
Total Monthly Living Expenses	A \$	
Insurance		_
Homeowners/Renters Insurance	\$	<u> </u>
Auto Insurance	\$	
Life (Group, SGLI, Term, Whole Life,		_
Universal Life, Variable Life and Annuity)		
Disability	\$	
Long Term Care	\$	
Medical	\$	
Dental	\$	
Vision	\$	
Flexible Spending Account	\$	
Liability Coverage		
Other	\$	
Total Monthly Insurance Expenses	B \$	
Savings & Investments		
Savings	\$	
Non-Retirement Accounts	\$	_
Education (529, ESA, UTMA)	\$	
IRA(s)	\$	_
401(k)/403(b)/457	\$	_
SEP/SIMPLE	\$	_
Profit Sharing/Money Purchase	\$	
Thrift Savings	\$	
Other	\$	
F	C \$	
	~ ¥	

C. S. D.L.			Distances
Consumer Debt		¢	Discretionary
Advance Pay		\$¢	
Credit Cards	`	\$¢	
Auto Loan/Lease (Auto #1		\$	
Auto Loan/Lease (Auto #2	.)	\$	
Student Loans		\$	
Personal Loans		\$	
Other		\$	
Total Monthly Consumer	r Debt	\$	
C1: (Name)	ά		
Gross Income (Primary)	\$		
(-) Federal Taxes	\$		
(-) State/Local Taxes	\$		
(-) Social Security/Payroll	\$		
	C1 Net Income	\$	
C2: (Name)			
Gross Income (Spouse)	\$		
(-) Federal Taxes	\$		
(-) State/Local Taxes	\$		
(-)Social Security/Payroll	\$		
	C2 Net Income	+ \$	
Other Net Income	02 1100 1100110	· •	· · · · · · · · · · · · · · · · · · ·
Rental Income (net)	\$		
Retirement Income	\$		
Child Support/Alimony	\$		
SBP	\$		
Disability	\$		
Investment Income	\$		
	Other Net Income		
TOTAL MONTHLY NET	Г INCOME	= \$	E
<u>A</u> \$			E
<u>B</u> + \$			
<u>C</u> + \$			
D + \$			
TOTAL MONTHLY EXI (A+B+C+D)	PENSES	= \$	F
UNALLOCATED INCO (E-F)	OME	= \$	
COMPLETE WITH AD	VISOR		
RE-ALLOCATED INCO		+ \$	
TOTAL AVAILABLE FOR	R YOUR FUTURE	2 = \$	
ADDITIONAL DOLLA	RS	\$	

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Advisor: Retain the original in the client's local file.

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EMERGENCY FUND

TOTAL MONTHLY EXPENSES	\$ /mo]
FACTOR (3 to 6)	X	_
TARGET EMERGENCY FUND	\$	Α
PAY-CASH FUND		
SHORT-TERM GOALS (<5 YRS.)		
TARGET PAY-CASH FUND	\$	В
SUMMARY		
CAN I LIVE ON LESS THAN I EAR		C2
CAN I SAVE AND INVEST FOR A MORE SECURE TOMORROW?		/ N C2