

**Personal Money Management - Budget Worksheet - AFTER**

Income Form Page 1:

Income # **1** From SEAN Deposited into Account  
 Income # **2** From JENNIFER Deposited into Account  
 Income # **3** From \_\_\_\_\_ Deposited into Account

**\$3,165** checking  
**\$3,625** checking  
**NET** checking



**\$6,790** **4** Take Home Pay Per Month  
 Less the following :

**BILL ACCOUNT**  
**NO CHECK-CARD ACCESS**

**\$4,566** **5** Less Per Month

Account # \_\_\_\_\_

All outgoing monthly checking withdrawals; both monthly and irregular

<b>6</b>	<b>\$1,159</b>	for	<u>MORTG/RENT</u>
<b>7</b>	<b>\$194</b>	for	<u>GAS/ELECTRIC</u>
<b>8</b>	<b>INC</b>	for	<u>PROPERTY TAXES</u>
<b>9</b>	<b>\$60</b>	for	<u>WATER BILL</u>
<b>10</b>	<b>\$260</b>	for	<u>HOME/AUTO INSURANCE</u>
<b>11</b>	<b>\$168</b>	for	<u>CABLE/NET/LAND LINE</u>
<b>12</b>	<b>\$27</b>	for	<u>LICENSE TABS FOR AUTO</u>
<b>13</b>	<b>\$0</b>	for	<u>CHILD CARE</u>
<b>14</b>	<b>\$0</b>	for	<u>SECURITY SYSTEM (ADT?)</u>
<b>15</b>	<b>\$59</b>	for	<u>CELL PHONES</u>
<b>16</b>	<b>\$0</b>	for	<u>GYM/HEALTH CLUB</u>
<b>17</b>	<b>\$0</b>	for	<u>DONATIONS</u>
<b>18</b>	<b>\$0</b>	for	<u>KIDS COLLEGE</u>
<b>19</b>		for	
<b>20</b>		for	<b>AFTER NET PAY EXPENSES:</b>
<b>21</b>	<b>\$200</b>	for	<u>CHILD SUPPORT</u>
<b>22</b>	<b>\$0</b>	for	<u>MEDICAL INSURANCE</u>
<b>23</b>	<b>\$81</b>	for	<u>LIFE INSURANCE</u>

ALL DEBTS LISTED BELOW:				24
\$137,000	\$900	for	<u>2ND MORTGAGE</u>	74,448
	\$323	for	<u>CAR PAYMENT</u>	4,522
	\$398	for	<u>CAR PAYMENT</u>	8,352
	\$90	for	<u>DFCU LOC</u>	2,136
	\$145	for	<u>DFCU VISA</u>	6,103
	\$150	for	<u>CAPITAL ONE</u>	4,342
	\$110	for	<u>CAPITAL ONE</u>	900
	\$25	for	<u>MACY'S</u>	5,640
	\$192	for	<u>B OF AMERICA</u>	7,648
	\$25	for	<u>HOME DEPOI</u>	950
		for		BALANCE
		for		BALANCE
		for		BALANCE
		for		BALANCE
Secured	\$2,780			\$224,322
Unsecured	\$737			\$27,719
<b>Total</b>	<b>\$3,517</b>			<b>\$252,041</b>

**\$200** Less Per Month

**Regular Savings #1** account # \_\_\_\_\_

<b>25</b>	<b>\$200</b>	for	<u>HOME MAINTENANCE</u>	for	
<b>26</b>	<b>\$0</b>	for	<u>HOME IMPROVEMENTS</u>	for	

**\$200** Less Per Month

**Special Savings #1** account # \_\_\_\_\_

<b>27</b>	<b>\$50</b>	for	<u>AUTO MAINTENANCE</u>	<b>\$25</b>	for	<u>SAVING NEXT AUTO</u>
<b>27</b>	<b>\$25</b>	for	<u>AUTO MAINTENANCE</u>	<b>\$100</b>	for	<u>SAVING NEXT AUTO</u>

**BONUS TAX RETURN** Less Per Month

**Holiday Savings #1** account # \_\_\_\_\_

<b>28</b>	<b>\$25</b>	for	<u>B-DAYS-ANNIVERSARY</u>	<b>\$20</b>	for	<u>SHOWERS-GRADUATIONS</u>
<b>28</b>	<b>\$5</b>	for	<u>MOTHER'S-FATHER'S-DAY</u>	<b>\$200</b>	for	<u>X-MAS-VALENTINE'S DAY</u>

**\$0** Less Per Month

**Money Market Account #** \_\_\_\_\_

(WHAT ABOUT 6-8 MONTHS BILLS?)

<b>29</b>	<b>\$0</b>	for	<u>EMERGENCY SAVINGS</u>	for	
-----------	------------	-----	--------------------------	-----	--

**\$1,824** **30** Cash Left Per Month



**SPENDING CHECKING ACCOUNT PARTNER 1  
WITH CHECK-CARD ACCESS**

\$1,824 **31** Carryover Cash Left Per Month Account # \_\_\_\_\_  
 Less the following : **JENNIFER**

\$1,094 **32** Less Per Month **CHECKING ACCOUNT 2**

All outgoing	<b>33</b>	\$80	for	GAS FOR AUTO		for	OTHER	<b>47</b>
monthly	<b>34</b>	\$400	for	GROCERIES	WAS 700	for	OTHER	<b>47</b>
checking	<b>35</b>	\$0	for	LAUNDRY		for	OTHER	<b>47</b>
withdrawals;	<b>36</b>	\$40	for	DRY CLEANING		for	OTHER	<b>47</b>
both monthly	<b>37</b>	\$160	for	DINNERS/LUNCHE	WAS 240	for	OTHER	<b>47</b>
and irregular	<b>38</b>	\$28	for	MONTHLY PRESCRIPTIONS		for	OTHER	<b>47</b>
	<b>39</b>	\$40	for	HAIRCUT MONTHLY		for	OTHER	<b>47</b>
DIVIDE	<b>40</b>	\$40	for	KIDS ALLOWANCE		for	OTHER	<b>47</b>
TOTAL	<b>41</b>	\$6	for	CAR WASHES		for	OTHER	<b>47</b>
PER MONTH	<b>42</b>	\$40	for	MONTHLY PET EXPENSES		for	OTHER	<b>47</b>
IN THIS	<b>43</b>	\$100	for	BEAUTY SUPPLIES (TARGET? DRUG STORE?)				
CHECKING	<b>44</b>	\$160	for	ENTERTAINMENT	WAS 200	<b>WHAT AM I PERSONALLY GOING TO DO ABOUT MY OWN RETIREMENT?</b>  0 % OF GROSS INCOME SAVED BY EMPLOYER  0 % OF GROSS INCOME SAVED BY ME  <b>SHOULD BE 10%-15% OF GROSS INCOME</b>  0 \$ AFTER TAX AMOUNT MONTHLY BEING SAVED  <b>(CONSIDER A ROTH IRA)</b>		
ACCOUNT	<b>45</b>	\$0	for	PARKING OR BUS FEES				
BY 4 WEEKS	<b>46</b>	\$0	for	CASH	WAS 80			
????/4=	<b>47</b>		for	OTHER				
???? WEEK	<b>47</b>		for	OTHER				
TO SPEND	<b>47</b>		for	OTHER				
	<b>47</b>		for	OTHER				

\$0 **Less Per Month** **Regular Savings #2** account # \_\_\_\_\_  
 (FLEXIBLE SPENDING ACCOUNT AT WORK?)

<b>48</b>	\$0	for	MEDICAL EVENTS		\$0	for	VISION EVENTS	
<b>48</b>	\$0	for	DENTAL EVENTS		\$0	for	(GLASSES EVERY 2 YEARS?)	

\$38 **Less Per Month** **Special Savings #2** account # \_\_\_\_\_

<b>49</b>	\$25	for	HAIR EVENTS (COLOR, PERM?)			for		
<b>50</b>	\$13	for	PET EVENTS (VET, GROOMER?)			for		

**BONUS** **Less Per Month** **Holiday Savings #2** account # \_\_\_\_\_

<b>TAX RETURN</b>								
<b>51</b>	\$50	for	CLOTHING EVENTS (SELF)		\$100	for	CLOTHING EVENTS (KIDS)	
<b>51</b>	\$0	for	CLOTHING EVENTS (SPOUSE)			for		

\$0 **Less Per Month** **IRA Account 1** account # \_\_\_\_\_

<b>52</b>		for				for		
-----------	--	-----	--	--	--	-----	--	--

\$692 **53** Cash Left Per Month

**SPENDING CHECKING ACCOUNT PARTNER 2  
WITH CHECK-CARD ACCESS**



**\$692** 54 Carryover Cash Left Per Month  
Less the following :

Account # \_\_\_\_\_  
**SEAN**

**\$669** 55 Less Per Month **CHECKING ACCOUNT 3**

All outgoing	33	\$240	for	GAS FOR AUTO		for	OTHER	47
monthly	34		WIFE	for	GROCERIES		OTHER	47
checking	35	\$0	for	LAUNDRY		for	OTHER	47
withdrawals;	36		WIFE	for	DRY CLEANING		OTHER	47
both monthly	37	\$300	for	DINNER/LUNCHESES <b>WAS 440</b>		for	OTHER	47
and irregular	38	\$0	for	MONTHLY PRESCRIPTIONS		for	OTHER	47
	39	\$25	for	HAIRCUT MONTHLY		for	OTHER	47
DIVIDE	40	\$0	for	KIDS ALLOWANCE		for	OTHER	47
TOTAL	41	\$24	for	CAR WASHES		for	OTHER	47
PER MONTH	42	\$0	for	MONTHLY PET EXPENSES		for	OTHER	47
IN THIS	43	\$0	for	BEAUTY SUPPLIES (TARGET? DRUG STORE?)				
CHECKING	44	\$80	for	ENTERTAINMENT <b>WAS 220</b>	<b>WHAT AM I PERSONALLY GOING TO DO ABOUT MY OWN RETIREMENT?</b>  4 % OF GROSS INCOME SAVED BY EMPLOYER 4 % OF GROSS INCOME SAVED BY ME <b>SHOULD BE 10%-15% OF GROSS INCOME</b> 0 \$ AFTER TAX AMOUNT MONTHLY BEING SAVED <b>(CONSIDER A ROTH IRA)</b>			
ACCOUNT	45	\$0	for	PARKING OR BUS FEES				
BY 4 WEEKS	46	\$0	for	CASH				
????/4=	47		for	OTHER				
???? WEEK	47		for	OTHER				
TO SPEND	47		for	OTHER				
	47		for	OTHER				

**2ND JOB** Less Per Month **Regular Savings #3** account # \_\_\_\_\_

56 \$300 for VACATIONS 3600 YR \_\_\_\_\_  
for \_\_\_\_\_

**\$0** Less Per Month **Special Savings #3** account # \_\_\_\_\_  
(SPORTING EVENTS? LESSONS?)

57 \$0 for GOLF 1200 YR **WAS 100** \_\_\_\_\_  
?? for SEASON TICKETS \_\_\_\_\_

**\$0** Less Per Month **Holiday Savings #3** account # \_\_\_\_\_

58 \$0 for EDUCATIONAL EXPENSES \_\_\_\_\_  
for \_\_\_\_\_

**\$0** Less Per Month **IRA Account 2** account # \_\_\_\_\_

59 \_\_\_\_\_ for \_\_\_\_\_

**\$23** 60 Cash Left Per Month