

WHERE SHOULD YOUR MONEY GO?

Your Current Spending

Step 1: Enter the dollar amount spent in each category.

Step 2: Compare the Net Monthly Income Needed to your actual Net Monthly Income.

\$

Housing

utilities, rent/mortgage payments, home improvements/maintenance, insurance

Food

groceries

Medical/Dental

over the counter medicine, out of pocket expenses

Auto

loan payment, gas, maintenance, insurance

Entertainment

dining out, events, gifts for family

Personal Care/Clothing

haircuts, clothes

Miscellaneous

sports fees, gifts for others and things not in other categories

Charitable Giving

religious, school and other donations

Debts

other debts like credit cards or student loans

Insurance

life, disability and other insurance

Investments/Savings

includes 401k, emergency savings and savings for big purchases

Net Monthly Income Needed

Percentage Budget Method

Step 1: Enter your Net Monthly Income.

Step 2: Enter the percentage you would like to spend each category. The dollar amount for each category will calculate automatically.

Net Monthly Income

\$

%

\$

Housing

utilities, rent/mortgage payments, home improvements/maintenance, insurance

%

Food

groceries

%

Medical/Dental

over the counter medicine, out of pocket expenses

%

Auto

loan payment, gas, maintenance, insurance

%

Entertainment

dining out, events, gifts for family

%

Personal Care/Clothing

haircuts, clothes

%

Miscellaneous

sports fees, gifts for others and things not in other categories

%

Charitable Giving

religious, school and other donations

%

Debts

other debts like credit cards or student loans

%

Insurance

life, disability and other insurance

%

Investments/Savings

includes 401k, emergency savings and savings for big purchases

%

Total

%