

Our Budget

➔ Combining finances involves tedious paperwork consolidation, but the effort will definitely pay off. So rescue those 401(K) statements from obscurity and organize your money matters in this section of your binder.

Monthly Budget

INCOME

After-tax income (1)	\$	<input type="text" value="1000"/>
After-tax income (2)	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
Total	\$	<input type="text" value="1000"/>

Expenses

Housing cost	\$	<input type="text" value="1400"/>
Real estate taxes	\$	<input type="text"/>
Gas/electric bill	\$	<input type="text" value="200"/>
Cellphone bill(s)	\$	<input type="text" value="100"/>
Cable/DSL bill(s)	\$	<input type="text"/>
Groceries and sundries	\$	<input type="text" value="250"/>
Home or renters' insurance	\$	<input type="text"/>
Home maintenance	\$	<input type="text"/>
Car payment(s)	\$	<input type="text"/>
Car insurance	\$	<input type="text"/>
Car maintenance	\$	<input type="text"/>
Transportation	\$	<input type="text"/>
Loan payment	\$	<input type="text" value="100"/>
Savings/investments	\$	<input type="text" value="0"/>
Dependent care	\$	<input type="text"/>
Health care	\$	<input type="text"/>
Clothes and cleaning	\$	<input type="text" value="100"/>
Entertainment	\$	<input type="text" value="100"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
Total expenses	\$	<input type="text" value="2250"/>

Our Bottom Line

Enter total income	\$	<input type="text" value="1000"/>
Subtract total expenses	— \$	<input type="text" value="2250"/>
Your surplus (or shortfall)	= \$	<input type="text" value="-1250"/>

Our Accountant

Accountant _____

Client # _____

Phone _____

Email _____

Accountant _____

Client # _____

Phone _____

Email _____

Are You Typical?

On average, an American couple annually spends*:

- 33% on housing
- 15% on food and drink (including alcohol!)
- 19% on transportation
- 4% on clothing and services
- 6% on health care
- 5% on entertainment
- 2% on personal care products and services
- 2% on education
- 4% on cash contributions
- 10% on personal insurance and pensions

*based on annual income
source: U.S. Department of Labor

TIP: Drowning in financial paperwork? Learn what to keep and what to throw away: Save credit card bills, and bank and mortgage statements. Toss quarterly investment reports, and old medical bills and insurance policies—you're unlikely to need them again.



Need help trimming your budget?
>>TheNest.com/budgettips

