

BUDGETING CHECKLIST

Wealth Management Brought to You By Knowledge Labs®

Use this worksheet as a preliminary tool to organize and understand your monthly expenses against your income. It is important to consider other aspects, including retirement savings.

My income this month

Income	Monthly Total
Paychecks (salary after taxes)	
Other income (part-time work, hobbies, Social Security, etc.)	
Total Monthly Income	

My expenses this month

Housing Expenses	Monthly Total
Rent or mortgage	
Renter's insurance or homeowner's insurance	
Utilities	
Internet and cable	
Phone	
Other housing expenses (property taxes and maintenance)	

Food Expenses	Monthly Total
Groceries or household supplies	
Dining out	
Other food expenses	

Transportation Expenses	Monthly Total
Public transportation and taxis	
Gas	
Parking and tolls	
Car maintenance (oil changes)	
Car insurance	
Loan or lease	
Travel (flights and hotels)	
Other transportation expenses	

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Health Expenses

Monthly Total

Medicine

Health insurance (dental, medical and vision)

Long-term care (nurse or hospice)

Other health expenses

Personal and Family Expenses

Monthly Total

Childcare

Child support

Money given or sent to family

Clothing

Laundry and dry cleaning

Entertainment

Family care (elder care and associated costs)

Other personal or family expenses

Finance Expenses

Monthly Total

Bank or credit card fees

Emergency savings

Charitable donations

Life insurance

Other finance expenses (investments, retirement, etc.)

Other Expenses

Monthly Total

School costs (supplies, tuition)

Student loans

Total Monthly Expenses

Total Monthly Income:

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Total Monthly Expenses:

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Balance:

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Janus Henderson
INVESTORS