



Your Financial  
Wellness.  
Here.

## Worksheet: **Discover Your Budget**

### Monthly Income

Wages, after tax

Other

### Expenses

#### Needs (Monthly)

Rent/Mortgage

Renters/Homeowner Insurance

Property Tax

Auto Insurance

Health Insurance

Out-of-Pocket Medical Costs

Life Insurance

Electricity & Gas Bill

Water Bill

Sanitation/Garbage Bill

Groceries & Essentials

Car Payment

Parking Fees

Car Maintenance & Repairs

Gasoline

Public Transportation

Phone Bill

Internet Bill

Student Loan Payments

Other Loan Payments

Other

**Total Spent on Necessities**

## Expenses

### Wants (Monthly)

Clothing, Jewlery, etc.

Alcohol

Travel Expenses

Subscription Services

Dining Out

Movies, Concerts, & Events

Cable or Streaming Services

Other

Special Meals at Home

Gym or Club Memberships

Home Decor Purchases

**Total Spent on Wants**

### Savings and Debt Repayment (Monthly)

Emergency Fund

IRA Contributions

Excess Student Loan Payments

Savings Account

Other Investments

Excess Mortgage Payments

401(k) Contributions

Credit Card Payments

Other

**Total Spent on Savings/Debt**

---

## Budget Totals

**Emergency Fund**

**Savings Account**

**401(k) Contributions**