

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) \$ _____

After-tax income (2) \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Total \$ _____

Expenses

Housing cost \$ _____

Real estate taxes \$ _____

Gas/electric bill \$ _____

Cellphone bill(s) \$ _____

Cable/DSL bill(s) \$ _____

Groceries and sundries \$ _____

Home or renters' insurance \$ _____

Home maintenance \$ _____

Car payment(s) \$ _____

Car insurance \$ _____

Car maintenance \$ _____

Transportation \$ _____

Loan payment \$ _____

Savings/investments \$ _____

Dependent care \$ _____

Health care \$ _____

Clothes and cleaning \$ _____

Entertainment \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Total expenses \$ _____

Our Bottom Line

Enter total income \$ _____

Subtract total expenses — \$ _____

Your surplus (or shortfall) = \$ _____

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

