### 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

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