

Budget worksheet



T.RowePrice

Monthly net income (after taxes and payroll deductions)

Monthly savings and investments (from net pay)¹

IRA contributions _____
Taxable investments _____
Bank savings additions _____

Total monthly savings/investments (from net pay): _____

Monthly expenses

Home

Mortgage/rent _____
Homeowners or renters insurance _____
Homeowners association or condo dues _____
Heating, cooling, and utilities _____
Cable, internet, phone, streaming services _____
Housecleaning/landscaping _____
Debt repayment (student loan, credit card, etc.) _____

Transportation

Car payments _____
Car insurance _____
Gasoline _____
Public transit/rideshares/taxis _____
Parking/tolls _____

Lifestyle

Clothing and décor _____
Hobbies _____
Fitness memberships _____
Entertainment _____
Other _____

¹ To calculate your savings rate, add up all monthly investments/savings additions plus monthly employee and employer 401(k) contributions (from gross pay). Then, divide that figure by gross monthly income. Gross income and 401(k) contributions can typically be found on pay statements provided by your employer. Boosting your 401(k) deferral percentage will increase your savings rate but may reduce your net income and monthly surplus.

Family

Child care/education _____
Child extracurriculars _____
Other family support _____

Food and household essentials

Groceries _____
Meals out and delivery _____
Household essentials (toiletries, cleaning, etc.) _____

Life and health (if not deducted from paycheck)

Health care premiums _____
Out-of-pocket expenses _____
Other medical _____
Life insurance premiums _____

Total monthly expenses: _____

Yearly expenses

Property taxes (if not included in mortgage payment) _____
Car maintenance _____
Home maintenance _____
Travel _____

Total yearly expenses: _____

Summary

Total yearly expenses (divided by 12) _____
(+) Total monthly expenses _____
(=) Average monthly expenses: _____
Monthly net income _____
(-) Savings/investments additions (from net pay) _____
(-) Average monthly expenses _____
(=) Monthly surplus/deficit: _____

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