



# T.RowePrice

## Budgeting Worksheet

### What is your net worth?

<b>Non-financial assets (current value)</b>	
Home	\$
Real estate	\$
Car(s)	\$
Furnishings/Jewelry/Collectibles	\$
Boat/Recreational vehicle	\$
Other	\$
Total assets \$	
<b>Financial assets (current value as of )</b>	
Checking account	\$
Savings account	\$
CDs	\$
Mutual funds (separate from IRA/Retirement Plan)	\$
Employer-sponsored retirement plans	\$
Individual retirement account(s) (IRAs)	\$
Individual stocks and bonds	\$
Health Saving Accounts (HSA)	\$
Annuities	\$
Other investments	\$
Total financial assets \$	
<b>Liabilities (amount still owed)</b>	
Mortgage	\$
Home equity line of credit	\$
Student loan(s)	\$
Auto loan(s)	\$
Personal and/or Retirement plan loan(s)	\$
Credit card(s)	\$
Bank loans	\$
Medical loans	\$
Liens (i.e.: IRS, tax)	\$
Other	\$
Total liabilities \$	
Total assets \$	
Plus total financial asset + \$	
Minus total liabilities - \$	
Your net worth = \$	

# Monthly Budget Worksheet

## Where does your money go?

List some of the goals that are important to you. You may already be saving toward a particular goal or tucking away savings on a regular basis. Before you list where your money goes each month, add up your monthly income and jot down what you might already be saving.

### Monthly income

Salary (gross)	\$
Dividends/Interest (exclude interest from IRAs/Retirement Accounts)	\$
Other income	\$
Total monthly income	\$

### Monthly savings toward goals

Short-term goal savings	\$
Intermediate-term goal savings	\$
Long-term goal savings	\$
Other savings	\$
Total monthly savings toward goals	\$

Now think about your receipts, credit/debit card statement(s), and bank statements from the past few months. Let's take a close look at where your money goes on a monthly basis.

### Monthly expenses

Federal/State taxes	\$
Mortgage/Rent	\$
Utilities:	
Gas and electric	\$
Home phone/Cell phone/Internet/Cable/Streaming services	\$
Water/Sewer	\$
Other	\$
Utilities subtotal	\$
Food/Groceries	\$
Insurance:	
Auto Insurance	\$
Homeowner's/Renter's services	\$
Health Insurance	\$
Other (life insurance, etc.)	\$
Insurance subtotal	\$
Transportation (gas, parking, bus fare, etc.)	\$
Medical, dental, prescriptions	\$
Loan Payments: Auto	\$
Student	\$
Bank	\$
Other	\$
Loan payment subtotal	\$
Subtotal from this page	\$

Credit card finance charges*	\$
Childcare/Babysitter	\$
Clothing/Dry cleaning	\$
Dining out/Entertainment.	\$
Travel/Vacation	\$
Education	\$
Subscriptions/Dues	\$
Gifts/Charity	\$
Other (Home furnishings/supplies/maintenance, Car maintenance)	\$
<b>Subtotal from this page</b>	<b>\$</b>
<b>Plus subtotal from previous page +</b>	<b>\$</b>
<b>Total monthly expenses =</b>	<b>\$</b>

<b>Total monthly income (page 3)</b>	<b>\$</b>
<b>Minus total monthly savings toward goals (page 3)</b>	<b>\$</b>
<b>Minus total monthly expenses (page 4)</b>	<b>\$</b>

<b>How much more you can save every month</b>	<b>\$</b>
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To increase this amount, trim your spending wherever possible. To increase your contributions and explore other ways to save to reach your goals, call T. Rowe Price at **1-800-922-9945** or visit the website at **rps.troweprice.com**.

\*Expenses charged to your credit card should be listed in the relevant section (e. a restaurant meal charged on your card should be under "Dining out").

## Resources

### Family Records Document

This document will help you to organize information that will be helpful if there is an emergency or you become incapacitated and you need someone to step in suddenly to manage your financial affairs.

- <https://www.troweprice.com/content/dam/investor/Forms/family-records-worksheet.pdf>

### How much should you have saved?

Visit the workplace retirement website to calculate retirement income estimates utilizing the tools provided (i.e., Retirement Income Planner).

- [rps.troweprice.com](https://www.troweprice.com)

## Notes

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