

# YOUR HOUSEHOLD BUDGET

Year \_\_\_\_\_

Income	January	February	March
TAKE-HOME PAY	\$ _____	\$ _____	\$ _____
OTHER	_____	_____	_____
<b>Total</b>	\$ _____	\$ _____	\$ _____
<b>Fixed Expenditures</b>			
MORTGAGE OR RENT	\$ _____	\$ _____	\$ _____
TAXES NOT WITHHELD BY EMPLOYER	_____	_____	_____
ALIMONY, CHILD SUPPORT	_____	_____	_____
INSTALLMENT AND CREDIT CARD PAYMENTS	_____	_____	_____
INSURANCE PREMIUMS: AUTO	_____	_____	_____
HOMEOWNERS	_____	_____	_____
LIFE	_____	_____	_____
HEALTH & OTHER	_____	_____	_____
SAVINGS & INVESTMENTS: EMERGENCY FUND	_____	_____	_____
INVESTMENTS	_____	_____	_____
VACATION	_____	_____	_____
OTHER	_____	_____	_____
<b>Subtotal</b>	\$ _____	\$ _____	\$ _____
<b>Variable Expenditures</b>			
FOOD	\$ _____	\$ _____	\$ _____
UTILITIES: GAS OR OIL	_____	_____	_____
ELECTRICITY	_____	_____	_____
TELEPHONE	_____	_____	_____
WATER AND SEWER	_____	_____	_____
HOME MAINTENANCE, FURNISHINGS & IMPROVEMENT	_____	_____	_____
AUTOMOBILE: GAS & OIL	_____	_____	_____
REPAIRS & MAINTENANCE	_____	_____	_____
PUBLIC TRANSPORTATION	_____	_____	_____
DAY CARE	_____	_____	_____
POCKET MONEY: HERS	_____	_____	_____
HIS	_____	_____	_____
KIDS'	_____	_____	_____
CLOTHING/DRY CLEANING: HERS	_____	_____	_____
HIS	_____	_____	_____
KIDS'	_____	_____	_____
PERSONAL CARE (HAIRCUTS, GYM, ETC.)	_____	_____	_____
MEDICAL AND DENTAL BILLS	_____	_____	_____
EDUCATIONAL EXPENSES	_____	_____	_____
ENTERTAINMENT, RECREATION, GIFTS	_____	_____	_____
CONTRIBUTIONS	_____	_____	_____
MISCELLANEOUS	_____	_____	_____
<b>Subtotal, variable</b>	\$ _____	\$ _____	\$ _____
<b>Subtotal, fixed</b>	\$ _____	\$ _____	\$ _____
<b>Total</b>	\$ _____	\$ _____	\$ _____

# Where you stand now

# YOUR PERSONAL BALANCE SHEET

*Use this work sheet to calculate your current assets, liabilities and net worth. When you know where your current net worth comes from, you can see where your financial position is strong and where it is weak. This work sheet, along with the investment-mix work sheet on page 3, lays the necessary groundwork for setting your investment goals and making plans to reach them.*

Assets	
CASH IN SAVINGS ACCOUNTS	\$
CASH IN CHECKING ACCOUNTS	
CASH ON HAND	
CERTIFICATES OF DEPOSIT	
MONEY-MARKET FUNDS	
U.S. SAVINGS BONDS	
MARKET VALUE OF HOME	
MARKET VALUE OF OTHER REAL ESTATE	
CASH VALUE OF LIFE INSURANCE	
SURRENDER VALUE OF ANNUITIES	
VESTED EQUITY IN PENSION PLANS	
VESTED EQUITY IN PROFIT SHARING	
401(K) OR 403(B) PLANS	
INDIVIDUAL RETIREMENT ACCOUNTS	
KEOGH PLANS	
STOCKS (INDIVIDUALLY OWNED)	
BONDS (INDIVIDUALLY OWNED)	
MUTUAL FUNDS	
STOCKS	
BONDS	
REAL ESTATE INVESTMENT TRUSTS	
OTHER INVESTMENTS	
COLLECTIBLES	
PRECIOUS METALS	
ESTIMATED MARKET VALUE OF:	
HOUSEHOLD FURNISHINGS	
AUTOMOBILES AND TRUCKS	
BOATS, RECREATIONAL VEHICLES	
FURS AND JEWELRY	
LOANS OWED TO YOU	
OTHER ASSETS	
Total Assets	(A) \$
Liabilities	
BALANCE OWED ON MORTGAGES	\$
AUTO LOANS	
STUDENT LOANS	
HOME-EQUITY CREDIT LINE	
OTHER CREDIT LINES	
CREDIT CARD BILLS	
OTHER BILLS	
Total Liabilities	(B) \$
Current Net Worth	
(A MINUS B)	\$

Source: Kiplinger's Invest Your Way to Wealth, by Theodore J. Miller (Kiplinger Books; \$23.95)