

# The Personal Budget Worksheet

John Doe Household  
October, 2019



Item	Monthly Expenses Pre-Retirement	Monthly Expenses Retirement	Difference
<b>Debt / Savings / Investment:</b>			\$0
Credit and charge cards			\$0
Home equity loan			\$0
Student loan			\$0
Other loans			\$0
Retirement funds			\$0
Education fund			\$0
Other savings			\$0
<b>Total Debt / Savings / Investments</b>	\$0	\$0	\$0
<b>Personal:</b>			
Food - consumed at home			\$0
Food - consumed outside the home			\$0
Clothing and personal accessories			\$0
Child care			\$0
Legal and accounting fees			\$0
Life and disability insurance			\$0
Gas			\$0
Car payments			\$0
Car insurance			\$0
Car maintenance and repairs			\$0
Other Transportation			\$0
Books / magazines / newspapers			\$0
Other personal			\$0
<b>Total Personal</b>	\$0	\$0	\$0
<b>Housing:</b>			
Rent			\$0
Mortgage - principal and interest			\$0
Real estate taxes			\$0
Homeowners and renters insurance			\$0
Private mortgage insurance			\$0
Furniture, furnishings, and appliances			\$0
Cleaning, repairs, and maintenance			\$0
Electricity, gas, and propane			\$0
Water, sewer, and garbage			\$0
Telephone and internet			\$0
Cell phone			\$0
Cable and satellite TV			\$0
Other housing			\$0
<b>Total Housing</b>	\$0	\$0	\$0
<b>Out-of-Pocket Medical:</b>			
Health, dental, and vision insurance			\$0
Medicine			\$0
Doctors, dentist, and other medical professionals			\$0
Other medical			\$0
<b>Total Medical</b>	\$0	\$0	\$0
<b>Miscellaneous:</b>			
Vacations			\$0
Entertainment			\$0
Charity and gifts			\$0
Education			\$0
Income tax estimate payments			\$0
Other Miscellaneous			\$0
<b>Total Miscellaneous</b>	\$0	\$0	\$0