

## Make A Budget

Income		Annual	Monthly
	Paychecks (salary after taxes and benefits)	\$	\$
	Other income (after taxes) [example: child support]	\$	\$
	Interest	\$	\$
	Bonuses, Tax Refunds, Gifts	\$	\$
<b>Total Income</b>		<b>\$</b>	<b>\$</b>

### Budget Tip:

When planning a monthly budget, only use guaranteed cash income when gauging your income assets.

Expenses		Annual	Monthly
Home	Rent or Mortgage	\$	\$
	Renter/Home Insurance	\$	\$
	Utilities	\$	\$
	Internet, Cable, Phone	\$	\$
	Other (Property Tax, HOA)	\$	\$
Transportation	Auto Loans	\$	\$
	Gas	\$	\$
	Maintenance	\$	\$
	Public Transit	\$	\$
	Auto Insurance	\$	\$
	Other (parking, tolls)	\$	\$
Food	Groceries & Home Suggestions	\$	\$
	Meals Out	\$	\$
	Coffee and Quick Snacks	\$	\$
Fees & Debt	Credit Cards	\$	\$
	Personal Debt	\$	\$
	Bank and Card Fees	\$	\$



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Expenses		Annual	Monthly
Health	Medicine	\$	\$
	Medical Bills	\$	\$
	Disability Insurance	\$	\$
	Health Insurance	\$	\$
	Life Insurance	\$	\$
	Gym Membership	\$	\$
Personal	Child Care	\$	\$
	Child Support	\$	\$
	Identity Theft Insurance	\$	\$
	Clothing and Shoes	\$	\$
	Personal Hygiene	\$	\$
	Pet Care	\$	\$
	Hobbies	\$	\$
	Entertainment	\$	\$
	Other	\$	\$
<b>Total Monthly Expenses</b>		\$	\$
<b>Remaining Balance</b>		\$	\$