

MONTHLY BUDGET PLANNING: CHECKLIST



CHECKLIST

brandow
group

RE/MAX
ESCAPMENT
REALTY INC., BROKERAGE
INDEPENDENTLY OWNED & OPERATED

MONTHLY INCOME & EXPENSES

YOUR INFORMATION

- Salary after taxes
- Additional income

\$
\$

Total Income:

\$

MONTHLY FIXED EXPENSES:

- Mortgage Payment
- Property Taxes
- Utilities - heat, hydro, water, garbage disposal, hot water tank rental
- Home Phone / Mobile Phone
- Internet
- Cable / Satellite / Streaming Service
- Security System
- Insurance (Auto, Home, Life, Disability)
- Child Care
- Existing Loans and Credit Card Balance (minimum monthly payments)
- Other Fixed Expenses (child support, alimony, etc.)

\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$

Total Fixed Expenses:

\$

MONTHLY VARIABLE EXPENSES:

- Groceries
- Household Maintenance (renovations, landscaping, house cleaning, snow removal, lawn care, gutter cleaning, etc.)
- Transportation (gas, transit, car lease/payment, car service or repairs, parking fees, license and registration fees, new car parts, etc.)
- Uninsured Health Services (dental care, eye care, massage therapy, counseling, other health services not covered by your health plan)
- Education (tuition, books, school materials, etc.)
- Savings (retirement savings, education savings, emergency fund, etc.)
- Other Variable Expenses

\$
\$
\$
\$
\$
\$
\$

Total Variable Expenses:

\$

MONTHLY DISCRETIONARY EXPENSES:

- Personal (clothing, shoes, salon, dry cleaning, gym membership, etc.)
- Entertainment (movies, theatre, concert, theme park)
- Dining Out
- Vacation
- Donations
- Miscellaneous Expenses

\$
\$
\$
\$
\$
\$

Total Discretionary Expenses:

\$

MONTHLY TOTALS:

- Total Monthly Income
- Total Monthly Expenses (Fixed + Variable + Discretionary)

\$
\$

Total Cash flow (Total Income - Total Expenses):

\$