

# Monthly Budget Worksheet

INCOME		
Income Source	PERSON 1	PERSON 2
Salary/Wages		
Commissions/Bonuses		
Investment Income		
Retirement Income		
Other		
<b>TOTAL</b>		
<b>TOTAL FAMILY INCOME</b>		

THE BIG PICTURE	
<b>TOTAL FAMILY INCOME</b>	
<b>TOTAL CRITICAL EXPENSES</b>	
<b>TOTAL ASSET PROTECTION EXPENSES</b>	
<b>TOTAL LIFESTYLE EXPENSES</b>	
<b>TOTAL OTHER SAVINGS</b>	
<b>TOTAL EXPENSES</b>	
<b>SURPLUS/DEFICIT</b>	

### SURPLUS (OR DEFICIT) AMOUNT

Take a look at your Surplus/Deficit number. If this number is showing as positive, you are managing your income to expense ratio effectively.

If this number is showing as a negative (or deficit) consider reducing your expenses in any way that you can to help balance your income to debt ratio.

If you would like to talk through your situation with a Financial Advisor, contact Ovrxtnd and we'd be happy to help pair you with an Advisor that can provide you guidance and next steps.

EXPENSES	
<b>CRITICAL EXPENSES</b>	
<b>Housing</b>	
Rent/Mortgage/HOA	
Taxes	
Insurance	
Utilities	
Other	
<b>TOTAL</b>	
<b>Transportation</b>	
Car Payment	
Registration & Insurance	
Fuel	
Public Transit	
Other	
<b>TOTAL</b>	
<b>Food/Medical</b>	
Food/Groceries	
Medications	
Insurances	
Other	
<b>TOTAL</b>	
<b>TOTAL CRITICAL EXPENSES</b>	
<b>ASSET PROTECTION</b>	
Life Insurance	
Disability Insurance	
Long Term Care	
<b>TOTAL ASSET PROTECTION</b>	
<b>OTHER SAVINGS</b>	
College Planning	
Non-Qualified	
Retirement	
<b>TOTAL OTHER SAVINGS</b>	
<b>LIFESTYLE EXPENSES</b>	
<b>Debt</b>	
Credit Cards	
Student Loans	
Other	
<b>TOTAL</b>	
<b>Household</b>	
Cable/Internet	
Phone	
House Cleaning	
Yard	
Maintenance	
Other	
<b>TOTAL</b>	
<b>Lifestyle</b>	
Grooming	
Entertainment	
Vacations	
Hobbies	
Memberships/Gyms	
Subscriptions	
Clothing	
Charity	
Dry Cleaning	
<b>TOTAL</b>	
<b>Family</b>	
"Fun Money"	
Childcare	
Education	
Gifts	
Pet Care	
Cash Purchases	
<b>TOTAL</b>	
<b>TOTAL LIFESTYLE EXPENSES</b>	