



(909) 330-0074 | www.searswealth.com

BUDGET WORKSHEET

FIRST, DETERMINE WHAT YOU EARN

YOUR EARNINGS

Wages, salary, tips, commissions, self-employment income	\$ _____
Dividends from stocks, bonds, mutual funds, savings accounts, CDs, etc.	\$ _____
Income from rental property	\$ _____
Income from trust accounts (<i>Usually death benefits from an estate</i>)	\$ _____
Alimony, child support, Social Security widow's benefits	\$ _____
Social Security benefits	\$ _____
Other income	\$ _____
Total Monthly Income	\$ _____

SECOND, DETERMINE WHAT YOU SPEND MONTHLY

YOUR EXPENSES

Federal income taxes	\$ _____
State income taxes	\$ _____
FICA (Social Security taxes)	\$ _____
Property taxes	\$ _____
Total Taxes	\$ _____

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Investment advisory products and services made available through AE Wealth Management, LLC (AEWM), a Registered Investment Advisor. Insurance products are offered through the insurance business World Class Retirement Group, Inc. DBA Sears Wealth Management & Insurance Solutions (WCRG/SWMIS). WCRG/SWMIS is also an Investment Advisory Practice that offers products and services through AE Wealth Management (AEWM), a Registered Investment Advisor. AEWM does not offer insurance products. The insurance products offered by WCRG/SWMIS are not subject to investment Advisor Requirements. CA Lic # 0757582.

HOUSING

Mortgage payments on rent or primary residence	\$ _____
Mortgage payment on rental or income property	\$ _____
Utilities	\$ _____
Homeowners or renter's insurance	\$ _____
Repairs or home maintenance	\$ _____
Cleaning service	\$ _____
Cable/Satellite/TV service	\$ _____
Home and/or cell phone	\$ _____
Internet service	\$ _____
Landscaping/pool/exterminator service	\$ _____
Condo or association dues	\$ _____
Total Housing	\$ _____

AUTO

Car loan or lease payment	\$ _____
Gasoline	\$ _____
Car insurance	\$ _____
Fastrack/Toll Roads	\$ _____
Repairs or service	\$ _____
Electric charging costs	\$ _____
Parking	\$ _____
Total Auto	\$ _____

INSURANCE

Life insurance	\$ _____
Disability insurance	\$ _____
Long-term care insurance	\$ _____
Liability insurance (umbrella policy)	\$ _____
Total Insurance	\$ _____

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FOOD

Groceries	\$ _____
Food outside of home	\$ _____
Delivery services (Instacart, Doordash, etc.)	\$ _____
Total Food	\$ _____

PERSONAL CARE

Clothing	\$ _____
Cleaning/Dry cleaning	\$ _____
Beauty salons/Barbershop	\$ _____
Health club dues and/or personal trainer	\$ _____
Online subscriptions/memberships	\$ _____
Vacations	\$ _____
Hobbies	\$ _____
Education	\$ _____
Magazines and/or newspaper	\$ _____
Entertainment	\$ _____
Gifts	\$ _____
Total Personal Care	\$ _____

MEDICAL

Health care insurance	\$ _____
Prescriptions and monthly medicines	\$ _____
Copays/deductibles	\$ _____
Other	\$ _____
Total Medical	\$ _____

MISCELLANEOUS EXPENSES

Credit card expenses	\$ _____
Loan payments	\$ _____
Alimony or child support	\$ _____
Anything that you can think of that we missed!	\$ _____
Total Miscellaneous	\$ _____

TOTAL MONTHLY EXPENSES	\$ _____
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MURPHY'S LAW FACTOR

Take the total expenses and increase them by 10 percent

\$ _____

TOTAL INCOME

Minus total expenses

\$ _____

NET CASH FLOW

Available for savings or investments

\$ _____

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