



Step 1 – Budget Analysis or Where the Money Goes

Average Monthly Expenses

Housing:

Rent/Mortgage	\$
Heat (Average)*	\$
Electric	\$
Water	\$
Phone	\$
Internet	\$
Property Taxes	\$
Household Expenses/Furnishings	\$
Repair/Improvements*	\$
Home/Rental Insurance	\$
Cable/Satellite TV	\$

Food:

Groceries	\$
Paper/Cleaning Supplies	\$
Mid-week Shopping	\$
Meals Out	\$

Transport:

Gas/Fares	\$
Maintenance	\$
Parking	\$
Car Insurance	\$
Car Payment	\$

Personal:

Clothing	\$
Medical/Dental/Vision	\$
Education*	\$
Life Insurance	\$
Gifts	\$
Donations	\$
Entertainment**	\$
Child Care	\$
Vacations*	\$
Grooming Supplies	\$
Haircuts/Laundry	\$
Pets*	\$
Other	\$
Other	\$

Expense Subtotal:	\$
Savings:	\$
Emergency Fund	\$
Other	\$
Monthly Living Expenses:	\$

Average Monthly Income

Monthly Take Home Pay	\$
Partner's Take Home Pay	\$
Other Income	\$
(include roommate, second job, child support, alimony, Social Security)	

Total Monthly Income:	\$
Monthly Income:	\$
Less Monthly Expenses:	- \$

Amount Available for Debt: = \$

Debt: (i.e. credit cards, home equity loan, car payments, student loans, medical bills)

Creditors	Balance	Payment
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Total Debt Owed: \$ _____

Total Monthly Debt Payments:	\$
Subtract from Amount Available for Debt (see above)	- \$
This is your Bottom Line!	= \$

*Take year's estimated total and divide by 12 for the average monthly expenses. **Entertainment includes: Reading, Videos, Music, Hobbies, Going Out and Sports.

Step 2 – Monthly Plan for Spending, Bill Paying & Saving

Bills

	Due Date	Payment
Rent/Mortgage		\$
Heat		\$
Electric		\$
Phone		\$
Water		\$
Insurance – Car		\$
Other Insurance		\$
Car Payment		\$
Child Care		\$
Internet		\$
Cable/Satellite TV		\$
Other*		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
Subtotal Bills:		\$

*(i.e. credit cards, home equity loan, car payments, student loans, medical bills)

Savings

Retirement:	\$
Emergency:	\$
Set Aside: (home & car repairs, travel, etc.)	\$
Subtotal Savings:	\$
Subtotal Bills:	\$
Plus Subtotal Savings:	+ \$
This Month's Bill & Saving Total:	= \$

Spending Allowance

This Month's
Take Home Pay: \$

Less This Month's
Bill & Saving Total: - \$

This Month's
Spending Allowance: = \$

Divide above figure
by 4 for weekly
spending allowance: = \$

Your Prospera® LIFEstage™ Professional Contact
Information:

P: _____

E: _____

Notes: _____

