

Budget Worksheet

PRIVATE AND CONFIDENTIAL

Name: _____

Date: _____

Please email us the completed worksheet at lchan@vibrancewealth.com.

Thank you.



Budget Worksheet

Please input the monthly amount and it will automatically calculate the annual amount.

	NOW		AT RETIREMENT	
ESSENTIAL EXPENSES	<u>Monthly</u>	<u>Annual</u>	<u>Monthly</u>	<u>Annual</u>
HOUSING AND UTILITIES:				
Mortgage for Primary Residence	_____	_____	_____	_____
Property Tax for Primary Residence	_____	_____	_____	_____
Mortgage for Investment Property	_____	_____	_____	_____
Property Tax for Investment Property	_____	_____	_____	_____
Mortgage for Investment Property	_____	_____	_____	_____
Property Tax for Investment Property	_____	_____	_____	_____
HOA Dues	_____	_____	_____	_____
PG&E	_____	_____	_____	_____
Water	_____	_____	_____	_____
Garbage	_____	_____	_____	_____
General Maintenance	_____	_____	_____	_____
Security System	_____	_____	_____	_____
Gardener / Pest Control	_____	_____	_____	_____
Cable / Internet	_____	_____	_____	_____
Phone	_____	_____	_____	_____
Cell Phones	_____	_____	_____	_____
 INSURANCE PREMIUM:				
Health / Dental / Vision Insurance	_____	_____	_____	_____
Medicare / Supplement Insurance	_____	_____	_____	_____
Life Insurance - At Work	_____	_____	_____	_____
Life Insurance - Personal	_____	_____	_____	_____
Disability Insurance - At Work	_____	_____	_____	_____
Disability Insurance - Personal	_____	_____	_____	_____
Long-Term Care Insurance	_____	_____	_____	_____
Auto Insurance	_____	_____	_____	_____
Homeowners Insurance	_____	_____	_____	_____
Earthquake Insurance	_____	_____	_____	_____
Umbrella / Liability Insurance	_____	_____	_____	_____
 LOANS:				
Car Loans / Lease	_____	_____	_____	_____
Student Loans	_____	_____	_____	_____
Credit Card Debt	_____	_____	_____	_____
Home Equity Loans	_____	_____	_____	_____
Personal Loans	_____	_____	_____	_____

MEDICAL: (Non-reimbursed only)

Doctor	_____	_____	_____	_____
Dentist	_____	_____	_____	_____
Eye Care	_____	_____	_____	_____
Prescriptions / Drugs	_____	_____	_____	_____
Other (Specific)	_____	_____	_____	_____

CHILDREN/EDUCATION:

Day Care / Babysitting / Nanny	_____	_____	_____	_____
Clothing	_____	_____	_____	_____
College / Private School Tuition	_____	_____	_____	_____
College / Private School Expenses	_____	_____	_____	_____
Camp / Activities / Sports / Toys	_____	_____	_____	_____

PROFESSIONAL FEES:

CPA	_____	_____	_____	_____
Attorney	_____	_____	_____	_____

GENERAL LIVING EXPENSES:

Food / Groceries	_____	_____	_____	_____
Lunches / Dinners	_____	_____	_____	_____
Entertaining	_____	_____	_____	_____
Clothing	_____	_____	_____	_____
Dry Cleaning / Alterations	_____	_____	_____	_____
Hair Care	_____	_____	_____	_____
Toiletries, Cosmetics	_____	_____	_____	_____
Maid / Cleaning Services	_____	_____	_____	_____
Car Payments	_____	_____	_____	_____
Gas and Maintenance	_____	_____	_____	_____
Taxes, Registration, etc	_____	_____	_____	_____
Parking / Commuting	_____	_____	_____	_____
Magazine/Newspaper Subscriptions	_____	_____	_____	_____
Computers / Electronics Devices	_____	_____	_____	_____

LEISURE & HOBBIES:

Health Clubs / Sport Activities	_____	_____	_____	_____
Hobbies	_____	_____	_____	_____
Movies / Plays / Concerts	_____	_____	_____	_____
Pets: Food / Toys / Veterinary	_____	_____	_____	_____
Family Gifts	_____	_____	_____	_____

TAX CONSIDERATIONS

Federal Income Taxes				
State Income Taxes				
Charitable Gifts				
Other				

OTHERS:

DISCRETIONARY EXPENSES

HOUSEHOLD EXPENSES

Home Improvements				
Home Furnishings				

MEALS

Dining out				
Entertaining				

TRANSPORTATION

Vacation				
Vehicle Upgrades				

LEISURE & HOBBIES

Discretionary Spending				
Gifts and Holidays				

OTHERS:

TOTAL

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