

## The Columns - Wallet Monthly Budget Worksheet

<b>Monthly Net Income *</b>		<b>List all fixed monthly net income, estimate variable income</b>
<b>Total Net Income</b>		
<b>Monthly Expenses **</b>		<b>List all approximate monthly expenses</b>
Home Mortgage/Rent		If taxes & insurance are not include in this payment, fund a monthly column
Home Utilities		Electric, gas, water, cable, internet, home phone, alarm. etc.
Home Other		Maid service, lawn service, pool service exterminator, HOA fees, etc.
Auto Payment		Continue in auto column after car is paid off for repairs or for next purchase
Auto Gas		Adjust as needed if significate change in regular monthly mileage or fuel cost
Groceries		Include food, paper products, cleaning products, etc.
Monthly Other		Include other regular monthly expenses (cell phones, health clubs, etc.)
Spending		Personal spending cash (lunches, tips, etc.)
Consumer Debt		Try for 10% of net income and use any windfalls until paid off
The Vault Account		Try for 10% of net income and adjust if contributing at work
Unallocated		Try for 10% of net income for all unallocated expenses (gifts,doc bills,etc.)
<b>CSA Monthly Deposit -</b>		<b>Fund in the Columns Savings Account &amp; enter on the CSA worksheet</b>
Savings		Used for any unallocated savings - can also be used for your emergency fund
House		Used for home repairs, upgrades, etc, (use above for monthly payments)
Automobile		Used for insurance,repairs,down pymt etc.(use above for monthly payments)
Kids		Used for children's future expenses such as college, cars, weddings, etc
Vacation		Used for any vacation or weekend getaway
Holiday		Used for holiday expenses
Charity		Used for charites or people you are interested in helping
		Setup any additional annual or long term columns you would like to fund
<b>Total Expenses</b>		<b>This should equal Total Net Income above - use unallocated to round off</b>
		*Net income is your actual take home pay
tc-wallet-ws-blk 201102		**These are general categories, you can tailor them to your specific needs