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Budgeting Worksheet

What is your net worth?

NON- FINANCIAL ASSETS *(Current value)*

Home	$ ________
Real estate	$ ________
Car(s)	$ ________
Furnishings/Jewelry/Collectibles	$ ________
Boat/Recreational vehicle	$ ________
Other	$ ________
TOTAL ASSETS =	$

FINANCIAL ASSETS *(Current value as of __________)*

Checking account	$ ________
Savings account	$ ________
CDs	$ ________
Mutual funds (separate from IRA/Retirement Plan)	$ ________
Employer-sponsored retirement plans	$ ________
Individual retirement account(s) (IRAs)	$ ________
Individual stocks and bonds	$ ________
Health Saving Accounts (HSA)	$ ________
Annuities	$ ________
Other investments	$ ________
TOTAL FINANCIAL ASSETS =	$

LIABILITIES *(Amount still owed)*

Mortgage	$ ________
Home equity line of credit	$ ________
Student loan(s)	$ ________
Auto loan(s)	$ ________
Personal and/or Retirement plan loan(s)	$ ________
Creditcard(s)	$ ________
Bank loans	$ ________
Medical loans.	$ ________
Liens (i.e.: IRS, tax)	$ ________
Other	$ ________
TOTAL LIABILITIES =	$

TOTAL ASSETS =	$ ________
PLUS TOTAL FINANCIAL ASSET +	$ ________
MINUS TOTAL LIABILITIES -	$ ________
YOUR NET WORTH =	$

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Where does your money go?

Monthly Budget Worksheet

List some of the goals that are important to you. You may already be saving toward a particular goal or tucking away savings on a regular basis. Before you list where your money goes each month, add up your monthly income and jot down what you might already be saving.

MONTHLY INCOME

Salary (gross) .... $ ________

Dividends/Interest (exclude interest from IRAs/Retirement Accounts)........ $ ________

Other income.. $ ________

TOTAL MONTHLY INCOME = $ ________

MONTHLY SAVINGS TOWARD GOALS

Short-term goal savings .... $ ________

Intermediate-term goal savings.. $ ________

Long-term goal savings .... $ ________

Other savings .... $ ________

TOTAL MONTHLY SAVINGS TOWARD GOALS = $ ________

Now think about your receipts, credit/debit card statement(s), and bank statements from the past few months. Let's take a close look at where your money goes on a monthly basis.

Monthly Expenses

Federal/State taxes .... $ ________

Mortgage/Rent.. $ ________

Utilities: *Gas and electric* .... $ ________

Home phone/Cell phone/Internet/Cable/Streaming services ...$ ________

Water/Sewer .... $ ________

Other .... $ ________

Utilities subtotal $ ________

Food/Groceries.. $ ________

Insurance: *Auto Insurance* .... $ ________

Homeowner's/Renter's .... $ ________

Health Insurance .... $ ________

Other (life insurance, etc.).. $ ________

Insurance subtotal $ ________

SUBTOTAL OF BLUE BOXES ON THIS PAGE = $ ________

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Monthly Expenses (continued)

Transportation *(gas, parking, bus fare, etc.)*................................ $ ______

Medical, dental, prescriptions .... $ ______

Loan Payments: *Auto* .... $ ______

Student................................ $ ______

Bank................................ $ ______

Other. .... $ ______

Loan Payment subtotal ______

Credit card finance charges* .... $ ______

Childcare/Babysitter................................ $ ______

Clothing/Dry cleaning .... $ ______

Dining out/Entertainment. .... $ ______

Travel/Vacation. .... $ ______

Education................................ $ ______

Subscriptions/Dues................................ $ ______

Gifts/Charity. .... $ ______

Other (Home furnishings/supplies/maintenance, Car maintenance) .... $ ______

Subtotal from this page $ ______

PLUS *subtotal from previous page* + $ ______

TOTAL MONTHLY EXPENSES = $ ______

TOTAL MONTHLY INCOME (PAGE 3) = $ ______

MINUS TOTAL MONTHL YSAVINGS TOWARD GOALS (PAGE3) - $ ______

MINUS TOTAL MONTHLY EXPENSES (PAGE 4) - $ ______

HOW MUCH *MORE* YOU CAN SAVE EVERY MONTH = $ ______

To increase this amount, trim your spending wherever possible. To increase your contributions and explore other ways to save to reach your goals, call T. Rowe Price at **1-800-922-9945** or visit the website at **rps.troweprice.com**.

** Expenses charged to your credit card should be listed in the relevant section (e.g., a restaurant meal charged on your card should be under "Dining out").*

RESOURCES

Family Records Document

- This document will help you to organize information that will be helpful if there is an emergency or you become incapacitated and you need someone to step in suddenly to manage your financial affairs.
  - https://www.troweprice.com/content/dam/iinvestor/Forms/family-records-worksheet.pdf

How much should you have saved?

- Visit the workplace retirement website to calculate retirement income estimates utilizing the tools provided (i.e. Retirement Income Planner).
  - rps.troweprice.com

Notes

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