Create Your Budget

Understanding Your Spending: Activity Sheet

FOR MONTH OF: ____________________

Finding extra money to save becomes easier when you know exactly what you're spending each month. Fidelity believes your essential expenses (things you need to have) should not exceed 50% of your take-home pay. See how you're doing by filling out your average monthly expenses and income below.

ANNUAL HOUSEHOLD INCOME $ ____________________

MONTHLY HOUSEHOLD TAKE-HOME PAY $ ____________________

MONTHLY ESSENTIAL EXPENSES (THINGS YOU NEED TO HAVE)

Tip: You may want to review bank and credit card statements.

Housing

Mortgage	$
Rent/Condo Fees	$
Property Tax	$
Homeowners Insurance	$
Electricity	$
Water/Sewer	$
Oil/Gas	$
Internet/Telephone	$
Cell Phone	$
Other	$
HOUSING SUBTOTAL	$ 0.00

Groceries

Food	$
Other	$
FOOD SUBTOTAL	$ 0.00

Healthcare

Insurance Paid Out-Of-Pocket	$
Prescriptions	$
Co-payments, Deductibles, Etc.	$
Other	$
HEALTHCARE SUBTOTAL	$ 0.00

TIP: If you only have annual costs for healthcare, that's OK. Simply add them up and divide by 12 to get your monthly figure.

Transportation

Auto Loan or Lease Payment	$
Auto Insurance	$
Excise Tax/Registration	$
Routine Maintenance	$
Gasoline	$
Other Commuting Expenses	$
Other	$
TRANSPORTATION SUBTOTAL	$ 0.00

Debt & Monthly Obligations

Credit Card Debt (recurring payment plan)	$
Student Loans	$
Loans, Taxes, Borrowing	$

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Alimony & Other Obligations	$	
Other	$	
DEBT & MONTHLY OBLIGATIONS SUBTOTAL	$	0.00

Child & Dependent Care

Support for Children (including daycare)	$	
Support for Parent(s)	$	
Other Obligations	$	
CHILD & DEPENDENT CARE SUBTOTAL	$	0.00
TOTAL MONTHLY ESSENTIAL EXPENSES	$	0.00

TIP: Fidelity believes your essential expenses should not exceed 50% of your take-home pay.

MONTHLY DISCRETIONARY EXPENSES (THINGS YOU WOULD LIKE TO HAVE)

Personal Care

Health and Beauty Aides	$	
Clothing	$	
Dry Cleaning	$	
Other	$	
PERSONAL CARE SUBTOTAL	$	0.00

Gifts

Gifts (non-tax-deductible such as birthdays, holidays etc.)	$	
Charitable Donations (tax-deductible)	$	
Other	$	
GIFTS SUBTOTAL	$	0.00

Recreational

Travel and Vacations	$	
Club Memberships	$	
Hobbies	$	
Other	$	
RECREATIONAL SUBTOTAL	$	0.00

Entertainment

Movies/Theater/Sports Events	$	
Dining Out	$	
Other	$	
ENTERTAINMENT SUBTOTAL	$	0.00
TOTAL MONTHLY DISCRETIONARY EXPENSES	$	0.00

Tip: Since discretionary expenses are nice-to-haves, tough choices here could benefit your bottom line.

$ 0.00	+	$ 0.00	=	$ 0.00
TOTAL MONTHLY ESSENTIAL EXPENSES		**TOTAL MONTHLY DISCRETIONARY EXPENSES**		**TOTAL MONTHLY EXPENSES**

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