

Financial Goal Worksheet

	Goal	Target Date	Total \$ Amount for Goal	# of Pay Periods to Target Goal	Savings Per Pay Period	Savings Per Month
Emergency Fund (3-6 Month Expenses)						
Short-Term Goal (3-6 Months)						
Mid-Term Goal (7-12 Months)						
Long-Term Goal (1-5 years)						
Retirement						

TOTALS

Per Pay Period	
Per Month	

Budget Worksheet

Income (Net Take-Home Per Month)

Earner	Source of Income	Estimated	Actual
Self	Job		
	Job 2		
	Other		
Total Income			

Expenses (Per Month)

Area	Item		
Savings	Emergency Savings Goal (1-3 month living expenses)		

	Set-Aside Savings Goal (Car repairs, small home, etc.)		
	Short-Term Saving Goals (3-12 Months)		
	Long-Term Savings Goal (12 months- longer)		
	Retirement / IRA		
Housing	Rent or Mortgage Payment		
	Renter/Home Insurance		
	Utilities		
	Water		
Food	Groceries		
	Meals Out		
Transportation	Car Payment		
	Insurance		
	Gas		
	Maintenance		
	Parking/Public Transit/ Other		
Priority Debt	Child Care/ Alimony		
	Student Loan		
	Credit Card		
	Installment Loans		
Health/ Personal	Medical Costs / Co-Pays		
	Life Insurance		
	Basic Toiletries		
	Dry Cleaning/Laundromat		
	Haircuts/Pedicure/Manicure Etc.		
Other	Entertainment/ Hobbies		
	Cell phone		
	Cable/Satellite/Movies/Streaming		
	Internet		
	Vacations		
	Gifts/Donations		
	Other		
TOTAL EXPENSES			
TOTAL INCOME PER MONTH			
MINUS TOTAL EXPENSES PER MONTH			
BALANCE (+ OR -)			
Spending Journal			
DESCRIPTION	NEED	WANT	IMPULSE
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

	\$	\$	\$
	\$	\$	\$
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	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
TOTAL:			

DATE CREATED: _____

Financial Goal Worksheet				
	Your GOALS	Total Dollar Amount	# Months to Target Goal	Savings Per Month
Emergency Fund				

Set-Aside Savings				
Short-Term Goals				
Mid-Term Goal				
Long-Term Goals				

BANKING RELATIONSHIPS						
Name of Financial Institutions	Primary	Joint Signer	Savings	Checking	Direct Deposit	Payroll Contribution

ASSETS			
MORTGAGE	BALANCE	Est. Payoff date	VALUE

AUTO AND OTHER ASSETS (List Car Payment Below and Other Debts)					
VEHICLES/ SAVINGS/ RETIRMENT	BALANCE	MILES	MAKE/ YEAR	EST. VALUE	VIN #

LIST CAR LOANS AND ALL DEBT EXCEPT MORTGAGE						
CREDITORS	Cr. Limit	BALANCE	PAST DUE	APR	Payment	Notes
(Not including first mortgage)						
TOTAL DEBT:			TOTAL MONTHLY PAYMENTS TO CREDITORS:			\$ -

List Your Income and Expenses as an Average Monthly Amount:

MONTHLY INCOME		CURRENT	PERSONAL EXPENSES		CURRENT
YOUR MONTHLY NET PAY			CLOTHING / SHOES / ACCESSORIES		
EMPLOYER RET. CONTRIBUTION			DOCTORS / PRESCRIPTIONS		
SELF RET. CONTRIBUTION			DENTAL AND VISION		
2ND JOB (AFTER TAX)			OTHER HEALTH OR MEDICAL		
3RD JOB (AFTER TAX)			EDUCATION		
SPOUSE'S NET EARNINGS			PROFESSIONAL EXPENSES		
CHILD SUPPORT received			GIFTS & HOLIDAYS		
ALIMONY received			DONATIONS (church & other)		
VETERANS BENEFITS			TV: CABLE / SATELLITE / NETFLIX etc.		
SOCIAL SECURITY INCOME			Photo Magazine		
RETIREMENT PENSION			MUSIC CD & DOWNLOADS /Apps		
RENTAL INCOME			MOVIES, CONCERTS, PLAYS		
OTHER			SPORTS, CLUBS, MEMBERSHIPS		
TOTAL MO. INCOME			HOBBIES / PHOTO / COMPUTER GAMES		
			KIDS LESSONS / SPORTS / EQUIP		
			CHILD CARE / PRE-SCHOOL		
SAVING CONTRIBUTIONS		CURRENT	VACATIONS & TRAVEL		
Emergency fund			HAIRCUTS / NAILS / WAXING etc.		
Set-aside Saving			LAUNDRY / DRY CLEANING		
Short Term Saving			PET FOOD / VET / MEDs / GROOM		
Mid-term Savings			Total Personal		

<i>HOME</i>	CURRENT
RENT OR 1ST MORTGAGE	
2ND MORTGAGE	
ELECTRICITY	
GAS/OIL	
WATER	
CELL PHONE	
Apps	
PROPERTY TAXES	
ASSOCIATION DUES	
LAND LINE	
INTERNET	
TRASH PICK UP	
FURNISHINGS / HOUSEHOLD	

<i>FOOD</i>	CURRENT
GROCERIES	
MID-WEEK SHOPPING	
LUNCH / VENDING AT WORK / SCHOOL	
DINNERS OUT	
FAST FOOD	
VITAMINS	
CLEANING/ GROOMING	
CIGARETTES / ALCOHOL	
<i>TOTAL FOOD EXPENSES</i>	

EXPENSE SUMMARY	
SAVINGS	
HOME	
TRANSPORTATION	
INSURANCE	

DAILY SPENDING JOURNAL

[illegible]