



## What's Your Number?

Use this sheet to calculate your **expected yearly spending**. Think of it as an honest assessment and not where you'd *like* to be. No judging here, nor is there a need to share each category breakdown - just use this worksheet as a tool to make sure you know your number! You can think about changing your budget later; it's important to know what it really takes to live your *current* lifestyle.

As you tally the numbers, consider three categories of spending. Most important - the **staples** - the things you absolutely must spend on. Then, **discretionary items** - regular spending you could cut if you really needed to. Finally, remember those **random** expenses that may only occur once per year and are tough to predict or remember (and typically more numerous than we'd all prefer).

Category	Monthly	OR	Yearly	Comment
Mortgage(s)		x12 =		
Rent		x12 =		
Property Tax		x12 =		
Home/Renter's Insurance (if not bundled)		x12 =		
Water / Sewer / Garbage		x12 =		
Electric		x12 =		
Gas / Heating		x12 =		
TV / Internet / Landline		x12 =		
Mobile Phone		x12 =		
Groceries		x12 =		
Household Items (toiletries, cleaning supplies, kitchen)		x12 =		
Home Renovation / Repair		x12 =		
Landscaping / Garden		x12 =		
Pet (Food, Vet., Lodging)		x12 =		
Health Insurance Premiums		x12 =		
Dental / Vision / Other Ins. Premiums		x12 =		
Medical Expenses / Deductible(s)		x12 =		
Prescriptions		x12 =		
Auto Loan / Lease Payments		x12 =		
Auto Insurance (+ AAA, other roadside assistance)		x12 =		
Gasoline		x12 =		
Tabs / Registration / Tolls / Parking		x12 =		
Auto Repairs / Oil Changes / Other Service		x12 =		
Public Transportation		x12 =		
Dining Out		x12 =		
Clothing / Shoes		x12 =		
Sporting Goods / Hobbies / Gym		x12 =		
Entertainment (movie tickets, sports, Netflix, etc)		x12 =		
Vacation / Travel		x12 =		
Personal Debt / Student Loan		x12 =		
Gifts / Charitable Giving		x12 =		
Professional Svcs (Attorney, CPA, Inv. Advisor etc)		x12 =		
Other Spending		x12 =		

**Total Expected Yearly Spending:**

\$