

LEGACY ALLIANCE SOLUTIONS

BUDGETING 101

MY STARTING POINT WORKSHEET

Focused on today. Building tomorrow.

This is not about creating a perfect budget. It is about understanding what your money is doing right now.

1. WHAT'S COMING IN?

Write down the money your household actually receives each month after taxes and deductions.

Income Source	Monthly Amount
My take-home income	\$
Other household income	\$
Other income	\$
TOTAL MONTHLY INCOME	\$

2. WHAT'S GOING OUT?

Monthly Expense	Amount
Housing (rent/mortgage)	\$
Utilities	\$
Phone / internet	\$
Groceries	\$
Transportation / gas	\$
Car payment / insurance	\$
Insurance	\$
Debt / credit cards	\$
Subscriptions / memberships	\$
Savings	\$
Personal / entertainment	\$
Other	\$
TOTAL MONTHLY EXPENSES	\$

3. WHAT'S LEFT?

Total Monthly Income	\$
Minus Total Monthly Expenses	\$
MONEY REMAINING	\$

Does this number surprise me? Why or why not?

4. WHAT AM I NOTICING?

What are my three biggest monthly expenses?

Is there anything I am paying for that I no longer use or need?

Is there an area where I am spending more than I realized?

5. WHAT'S COMING UP?

Think about expenses you already know are coming in the next 3-6 months.

Upcoming Expense	Amount Needed	When?
	\$	
	\$	
	\$	
	\$	

Could I start setting aside money for any of these now?

6. WHAT AM I BUILDING TOWARD?

My current financial goal:

Why is this important to me?

How much will I need?

One step I can take this month:

MY MONEY CHECK-IN

I know what's coming in.	YES / NOT YET
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I know where it's going.	YES / NOT YET
I know what I'm working toward.	YES / I'M FIGURING IT OUT

Know your numbers. Understand your habits. Choose your next step.

Legacy Alliance Solutions | Focused on today. Building tomorrow.