



# 1199SEIU Funds

## ESTIMATED BUDGET

### MONTHLY INCOME

#### GROSS MONTHLY INCOME

\$

Salary \_\_\_\_\_  
 Interest \_\_\_\_\_  
 Dividends \_\_\_\_\_  
 Other income \_\_\_\_\_

#### NET SPENDABLE INCOME

\$

### MONTHLY LIVING EXPENSES

#### 1. Giving

\$

#### 2. Taxes (Federal, State, FICA)

\$

#### 3. Housing

\$

Mortgage/Rent \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Property Taxes \_\_\_\_\_  
 Electricity \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Water \_\_\_\_\_  
 Sanitation \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Cable TV \_\_\_\_\_  
 Other \_\_\_\_\_

#### 4. Food

\$

#### 5. Transportation

\$

Cab rides \_\_\_\_\_  
 Automobile gas and oil \_\_\_\_\_  
 Maint./Repair/Replace automobile \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 License \_\_\_\_\_  
 Subway and Bus \_\_\_\_\_

<b>6.</b>	<b>Insurance</b>	\$ <input style="width: 90%;" type="text"/>
	Life _____	
	Health _____	
	Other _____	
<b>7.</b>	<b>Debts</b>	\$ <input style="width: 90%;" type="text"/>
	Student loan and credit card _____	
<b>8.</b>	<b>Entertainment/Recreation</b>	\$ <input style="width: 90%;" type="text"/>
	Dining out _____	
	Baby-sitters _____	
	Activities/Trips _____	
	Vacation _____	
	Pets _____	
	Other _____	
<b>9.</b>	<b>Clothing</b>	\$ <input style="width: 90%;" type="text"/>
<b>10.</b>	<b>Savings</b>	\$ <input style="width: 90%;" type="text"/>
<b>11.</b>	<b>Medical expenses</b>	\$ <input style="width: 90%;" type="text"/>
	Doctor _____	
	Dentist _____	
	Prescriptions _____	
	Other _____	
<b>12.</b>	<b>Miscellaneous/Other</b>	\$ <input style="width: 90%;" type="text"/>
	Toiletries/Cosmetics _____	
	Beauty/Barber _____	
	Laundry/Cleaning _____	
	Allowances _____	
	Subscriptions _____	
	Gifts _____	
	Cash _____	
	Other _____	
<b>13.</b>	<b>Investments</b>	\$ <input style="width: 90%;" type="text"/>
<b>14.</b>	<b>School/Child care</b>	\$ <input style="width: 90%;" type="text"/>
	Tuition _____	
	Materials _____	
	Transportation _____	
	Day care _____	
<b>TOTAL LIVING EXPENSES</b>		\$ <input style="width: 90%;" type="text"/>
<b>INCOME VS. LIVING EXPENSES</b>		
<b>NET SPENDABLE INCOME</b>		\$ <input style="width: 90%;" type="text"/>
<b>LESS TOTAL LIVING EXPENSES</b>		\$ <input style="width: 90%;" type="text"/>
<b>SURPLUS OR DEFICIT</b>		\$ <input style="width: 90%;" type="text"/>

**30-DAY DIARY**

CATEGORY	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	ENTERTAINMENT	DEBTS	MISCELLANEOUS	CLOTHING	TRANSPORTATION	INSURANCE
BUDGETED AMOUNT											
DATE											
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
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19											
20											
21											
22											
23											
24											
25											
26											
27											
28											
29											
30											
31											
THIS MONTH TOTAL											
THIS MONTH SURPLUS/DEFICIT											

	<b>TOTAL INCOME</b>	\$ _____
<b>BUDGET</b>	<b>MINUS TOTAL EXPENSES</b>	\$ _____
<b>SUMMARY</b>	<b>EQUALS SURPLUS/DEFICIT</b>	\$ _____

# PERSONAL FINANCIAL STATEMENT

Date: \_\_\_\_\_

ASSETS (PRESENT MARKET VALUE)		
Cash on hand/Checking account	_____	
Savings	_____	
Stocks and bonds	_____	
Cash value of life insurance	_____	
Coins	_____	
Home	_____	
Other real estate	_____	
Mortgages/ Notes receivable	_____	
Business valuation	_____	
Automobiles	_____	
Furniture	_____	
Jewelry	_____	
Other personal property	_____	
Pension/Retirement	_____	
Other assets	_____	
<b>TOTAL ASSETS:</b>		\$ <input style="width: 80px;" type="text"/>
LIABILITIES (CURRENT AMOUNT OWED)		
Credit card debt	_____	
Automobile loans	_____	
Home mortgages	_____	
Personal debt to relatives	_____	
Business loans	_____	
Education loans	_____	
Medical bills	_____	
Life insurance loans	_____	
Bank loans	_____	
Other debt and loans	_____	
<b>TOTAL LIABILITIES:</b>		\$ <input style="width: 80px;" type="text"/>
<b>NET WORTH (TOTAL ASSETS MINUS TOTAL LIABILITIES)</b>		\$ <input style="width: 80px;" type="text"/>

## FINANCIAL GOALS

Date: \_\_\_\_\_

### GIVING GOALS

I would like to give \_\_\_\_\_ percent of my income.

Other giving goals: \_\_\_\_\_

### DEBT REPAYMENT GOALS

I would like to pay off the following debts first:

CREDITOR	AMOUNT

### LIFESTYLE GOALS

I would like to make the following major purchases (home, automobile, travel, etc.):

ITEMS	AMOUNT

I would like to achieve the following annual income: \_\_\_\_\_

# SAVINGS AND INVESTMENT GOALS

I would like to save \_\_\_\_\_ percent of my income.

Other savings goals: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I WOULD LIKE TO MAKE THE FOLLOWING INVESTMENTS:	INVESTMENT AMOUNT

I would like to provide my/our heirs with the following: \_\_\_\_\_

## STARTING A BUSINESS

I would like to invest in or begin my/our own business: \_\_\_\_\_

## GOALS FOR THIS YEAR

PRIORITY	FINANCIAL GOALS
1	
2	
3	
4	
5	