



LEONARD
FINANCIAL GROUP

Household Budget Financial Worksheet

Jeffrey M. Leonard, CFP[®], Managing Principal

Introduction

A household budget serves as a financial roadmap that will help you see where your hard-earned money is really going each month. This worksheet will help you build a household budget and serves as the first step in creating a financial plan to reach your goals.

It is not how much you earn that matters, it is what you do with that money that really counts.

At Leonard Financial Group, your goals are our goals! If you are interested in having us create a financial plan for you and your family, please contact us.

Sincerely,

Jeff Leonard

Jeffrey M. Leonard, Managing Principal
CERTIFIED FINANCIAL PLANNER TM
Investment Adviser Representative

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Household Budget Financial Worksheet

Annual Income

Employment Income

Per year.

Pensions / Annuities Income

Per year.

Cash Dividends

Per year.

Other Income

Per year.

Self-Employment Income

Per year.

Social Security Income

Per year.

Interest

Per year.

TOTAL Annual Income

Current Monthly Fixed Expenses

Rent

Per month.

Bank / Credit Card Fees

Per month.

Auto Loan / Lease Payments

Per month.

Renters / Homeowners Insurance

Per month.

Other Insurance Payments

Per month.

Child Support

Per month.

College Fund Contributions

Per month.

Annuity Contributions

Per month.

Mortgage

Per month.

Credit Card Payments

Per month.

Other Loan Payments

Per month.

Auto Insurance

Per month.

Alimony

Per month.

College Expenses

Per month.

Retirement Plan Contributions

Per month.

Other Fixed Expenses

Per month.

Current Monthly Variable Expenses

Utilities: Gas, Electric, Water, Trash, Cable, etc.

Clothing, Laundry, Dry Cleaning etc.

Groceries

Child Care

Household Supplies

School Supplies, Lunch Money, School events/activities, etc.

Cell Phone

Auto Gas, Auto Maintenance, Transportation, Parking, Tolls, etc.

Pets

Health & Wellness, Personal Care, Gym Membership, etc.

Home Improvements, Furniture, Appliances, etc.

Leisure: Entertainment, Eating Out, etc.

Other

Subscriptions

Annual Taxes

Taxes Paid Last Year

Federal Income Taxes

State Income Taxes

Paid last year.

Paid last year.

FICA

Real Estate Taxes

Paid last year.

Paid last year.

Other Taxes

TOTAL Taxes Paid last year

Paid last year.

Sum of all taxes paid last year

Totals

Total Monthly Income

Discretionary Income

Sum of all income divided by 12 months.

Monthly Income - Monthly Expenses

Total Monthly Fixed Expenses

% of Income Spent on Fixed Expenses.

Sum of all fixed expenses.

Sum of Monthly Fixed Expenses Divided by Total Monthly Income

Total Monthly Variable Expenses

% of Income Spent on Variable Expenses

Sum of all variable expenses

Sum of Monthly Variable Expenses Divided by Total Monthly Income

Total Monthly Taxes

% of Income Spent on Taxes

Sum of all taxes divided by 12 months.

Sum of Monthly Taxes Divided by Total Monthly Income



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About Jeffrey M. Leonard, CFP[®], Managing Principal

Jeff is the founder and Managing Principal of Leonard Financial Group, a Registered Investment Advisor firm providing fiduciary financial planning services for east and central Florida. As a fiduciary for his clients, Jeff is required to act in the best interest of his clients at all times.

Jeff graduated from the University of Texas at Dallas with a Bachelor of Science degree in Computer Science and Math minor. He is Certified Financial Planner™ an Investment Advisor Representative. He is also a member in good standing with the National Ethics Association.

Jeff and his wife, Julie, have been married since 1990 and are the proud parents of two children, Hope and James. Jeff is active in the community having served as coach, treasurer, and president of the Space Coast United Soccer Club since 2003 and a parishioner of Ascension Catholic Church in Melbourne. He and Julie believe in giving to the community and have happily sponsored and donated to many local charities.



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