

forward. with ann personal monthly budget

Moving forward through a major life change such as a divorce has the potential to cause your finances to go haywire. Facing reality by evaluating your current finances as well as planning for your future financial picture can help you regain clarity and confidence despite the chaos. Complete the following budget to help see your current finances more clearly. This workbook will also help you identify gaps in your future finances, allowing you to build an action plan to close that gap as you move forward.

Income

Monthly Income	Before Tax	Total Tax Deductions	Net
Salary			
Additional Income			
Child Support/Maintenance			
Unemployment Benefits			
Subtotal			

Expenses

Housing	Prior Month	Current Month	Frequency
Mortgage/Rent			
Insurance/Taxes			
Electricity			
Gas			
Water/Sewer			
Internet/Cable			
Maintenance/Repairs			
Trash			
Yard Maintenance			
Supplies			
Cleaning			
Cell Phone			
Subtotal			

forward. with ann

Entertainment	Prior Month	Current Month	Frequency
Streaming Services			
Movies			
Concerts/Theater			
Sporting Events			
Subtotal			

Food	Prior Month	Current Month	Frequency
Groceries			
Dining Out			
Subtotal			

Personal Care	Prior Month	Current Month	Frequency
Clothing			
Hair/Nails/Grooming			
Dry Cleaning			
Gym/Sports Club			
Subtotal			

forward. with ann

Children	Prior Month	Current Month	Frequency
Child care			
Books/Supplies			
School Lunch			
School Uniforms			
School Tuition			
Field Trips/Events			
Sports Equipment			
Lessons/Activities			
Clothing			
Subtotal			

Transportation	Prior Month	Current Month	Frequency
Car Payment			
Fuel			
Licensing/Registration			
Insurance			
Maintenance/Repairs			
Transit/Parking/Tolls			
Subtotal			

forward. with ann

Pets	Prior Month	Current Month	Frequency
Food			
Grooming			
Veterinarian			
Subtotal			

Medical Out of Pocket	Prior Month	Current Month	Frequency
Doctor			
Prescription Drugs			
Dentist			
Optometrist			
Mental Health			
Subtotal			

Insurance Premiums	Prior Month	Current Month	Frequency
Medical			
Dental			
Life			
Subtotal			

forward. with ann

Giving	Prior Month	Current Month	Frequency
Church			
Charity/Community			
Subtotal			

Savings	Current Balance	Monthly Contribution	Goal
Emergency Fund			
Retirement			
Savings			
Children's College Fund			
Subtotal			

Debt	Current Balance	Monthly Contribution	Goal
Student Loans			
Medical Debt			
Credit Card			
Subtotal			

Total Expenses			
-----------------------	--	--	--

Summary

Total Monthly Income After Taxes	
Total Expenses	
Income minus Expenses	

Congratulations on taking a major step forward by facing your finances!

You may consider completing this exercise a few different times in different ways - your current financial situation; a projected financial situation incorporating child support and/or maintenance; a projected financial situation on your income alone without child support or maintenance; etc.

Having multiple views of your finances is the best way to decide on next steps.

To schedule a time to review 1:1, visit www.forwardwithann.com and submit a webform for a complementary session.