

**WATERFORD ADVISORS** LLC  
*Relationships Beyond Investing*



# Budget Worksheet

## Waterford Advisors, LLC Budget Worksheet

Client:   
 Co-Client:

Date:   
 \*ND = Non- Discretionary; D = Discretionary

Income Sources:				
Category:	Monthly		Annually	
	Current	Retirement	Current	Retirement
Employment Income			\$ -	\$ -
Social Security Benefits			\$ -	\$ -
Pension Benefits			\$ -	\$ -
Annuity Income			\$ -	\$ -
Alimony Income			\$ -	\$ -
Other -			\$ -	\$ -
Other -			\$ -	\$ -
Other -			\$ -	\$ -
<b>Total:</b>	\$ -	\$ -	\$ -	

Expenses:
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\* Please mark each expense item as either ND for Nondiscretionary / Fixed expenses or D for Discretionary / Nonfixed expenses.

Category:	Monthly		*ND or D	Notes
	Current	Retirement		
Alimony Payments				
Association Fees				
Auto Loan / Lease Payment				
Auto Policy Premium				
Bank Charges				
Books / Magazines				
Cable / Satellite				
Care for Parent / Other				
Cash - Miscellaneous				
Cell Phone				
Charitable Donations				
Child Activities				
Child Care				
Child Support				
Clothing				
Club Dues				
Credit Card Debt				
Dining Out				
Education				

Category:	Monthly		*ND or D	Notes
	Current	Retirement		
Electricity				
Entertainment				
Federal Taxes				
Furniture				
Gifts				
Groceries				
Health Care - Dental				
Health Care - Medical				
Health Care - Prescription				
Health Care - Vision				
Heat / Gas / Oil				
Hobbies				
Home Equity Line Payment				
Home Maintenance				
Homeowners Policy Premium				
Household Help				
Household Items				
Internet				
Laundry / Dry Cleaning				
Lawn Care				
Life Insurance Premium(s)				
Local Taxes				
Long Term Care Premium(s)				
Mortgage / Rent				
Parking / Tolls				
Personal Care				
Personal Loan Pymt				
Pet Care				
Property Taxes				
Public Transportation				
Recreation				
Self Improvement				
State Taxes				
Storage				
Student Loan Payment				
Telephone - landline				
Trash Pick up				
Tutor				
Umbrella Policy Premium				
Vacation / Travel				
Vehicle Transportation / Fuel				
Water / Sewer				
Other -				

Category:	Monthly		*ND or D	Notes
	Current	Retirement		
Other -				
Other -				
Other -				
<b>Total Expenses:</b>	\$ -	\$ -		

Monthly Expense Summary:	Current	Retirement
<b>Total ND / Non Discretionary:</b>	\$ -	\$ -
<b>Total D / Discretionary:</b>	\$ -	\$ -

Annual Expense Summary:	Current	Retirement
<b>Total ND / Non Discretionary:</b>	\$ -	\$ -
<b>Total D / Discretionary:</b>	\$ -	\$ -

Budget Summary		
Monthly	Current	Retirement
<b>Total Income Sources</b>	\$ -	\$ -
<b>Total Expenses</b>	\$ -	\$ -
<b>Surplus / Shortfall</b>	\$ -	\$ -

Annually	Current	Retirement
<b>Total Income Sources</b>	\$ -	\$ -
<b>Total Expenses</b>	\$ -	\$ -
<b>Surplus / Shortfall</b>	\$ -	\$ -



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