

FINANCIAL HEALTH CHECK MONTHLY BUDGET WORKSHEET



My appointment is on _____ at ___ : ___ AM PM

Please complete this 15-minute, interactive budget worksheet

- Type in your estimates to auto-calculate totals.
- Don't forget to save or print so you have this worksheet handy during your Financial Health Check (FHC) appointment.

Option A – Use Money Manager Totals

Is BECU your primary financial institution? You can use Money Manager to track income and spending, create budgets, and much more.

- Log in to your BECU account.
- Next to BECU Accounts & Loans, click on Money Manager.
- Click Spending to see average income and spending figures for your BECU Accounts.
- Use the two estimates below for your FHC. Feel free to edit categories and explore the budgeting tools.

Average Income (last 90 days)	–	Average Spending (last 90 days)	=	Average Monthly Cash Available

Option B – Estimate Your Budget

Income and Other Money In	Estimated Amount	Frequency	Totals Will Auto-Calculate
My Pay (after tax)		x a Month =	
Partner's Pay (after tax)		x a Month =	
Other Income (after tax)		x a Month =	
			Total Money In

Spending and Savings	Estimated Amount	Frequency	Totals Will Auto-Calculate
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Home, Bills, and Utilities

Rent / Mortgage		x a Month =	
Gas		x a Month =	
Water		x a Month =	
Waste		x a Month =	
Electric		x a Month =	
Cable / Internet / Phone		x a Month =	
Other (renter's insurance, property tax, etc.)		x a Month =	

Auto and Transport

Car loan		x a Month =	
Car insurance		x a Month =	
Gas and other transit (e.g., taxis)		x a Month =	
Transportation passes		x a Month =	

Food and Dining

Groceries		x a Month =	
Eating out (including lunches, coffee, etc.)		x a Month =	

FINANCIAL HEALTH CHECK

MONTHLY BUDGET WORKSHEET



Option B – Estimate Your Budget (continued)				
Spending and Savings	Estimated Amount	Frequency	Totals Will Auto-Calculate	
Family and Personal Care				
Kids			x a Month =	
Pets			x a Month =	
Household goods (Target, Walmart, etc.)			x a Month =	
Dry cleaning / laundry, hair, other services			x a Month =	
New clothing and shoes			x a Month =	
Health and fitness (gym memberships, etc.)			x a Month =	
Medical insurance			x a Month =	
Life or other insurance			x a Month =	
School costs (supplies, tuition, etc.)			x a Month =	
Entertainment and Shopping				
Amusement (movies, concerts, etc.)			x a Month =	
Subscriptions (news, music, etc.)			x a Month =	
Gifts and donations (weddings, birthdays, etc.)			x a Month =	
One-off purchases (repairs, electronics, etc.)			x a Month =	
Do you have any monthly loans we haven't covered yet?				
Pay To	Monthly Payment	Minimum Due	Interest Rate	Total Amount Owed
Any other monthly expenses to add?				
Spending and Savings	Estimated Amount	Frequency	Totals Will Auto-Calculate	
Other			x a Month =	
Other			x a Month =	
Any expenses you'd like to calculate annually?				
Spending and Savings	Estimated Amount	Frequency	Totals Will Auto-Calculate	
Travel and vacation			x a Year =	
Other			x a Year =	
Other			x a Year =	
Do you transfer any of your take-home pay to other accounts (e.g., separate account)?				
Spending and Savings	Estimated Amount	Frequency	Totals Will Auto-Calculate	
Savings transfer #1			x a Month =	
Savings transfer #2			x a Month =	
Monthly Income	-	Monthly Spending and Savings	=	Monthly Cash Available