

Your TRS pension is one part of your future. A clear monthly budget can help you build the rest.



Monthly Budget

MONTH OF _____ TRS ANNUITY AMOUNT: \$ _____

MONTHLY INCOME (NET): \$ _____ LEFT TO SPEND: \$ _____

AM I SAVING BEYOND TRS? YES NO

EXPENSE ITEM	BUDGET	ACTUAL	FIXED/ FLEXIBLE	DIFFERENCE	NOTES
<input type="checkbox"/> Mortgage/Rent					
<input type="checkbox"/> Household Maintenance					
<input type="checkbox"/> Taxes					
<input type="checkbox"/> Insurance					
<input type="checkbox"/> Medical Expenses					
<input type="checkbox"/> Electricity					
<input type="checkbox"/> Water					
<input type="checkbox"/> Sewage					
<input type="checkbox"/> Gas					
<input type="checkbox"/> Trash					
<input type="checkbox"/> Cable					
<input type="checkbox"/> Phone					
<input type="checkbox"/> Groceries					
<input type="checkbox"/> Entertainment					
<input type="checkbox"/> Charity/Donations					
<input type="checkbox"/> Fuel					
<input type="checkbox"/> Auto Insurance					
<input type="checkbox"/> Car Payment					
<input type="checkbox"/> Child Care					
<input type="checkbox"/> Credit Cards/Debt					
<input type="checkbox"/> Loans					
<input type="checkbox"/> Dining Out					
<input type="checkbox"/> Sporting Events					
<input type="checkbox"/> Live Theater					
<input type="checkbox"/> Concerts					
<input type="checkbox"/> Movies					
TOTAL EXPENSES					

PLAN AHEAD: Do your expenses change during particular months?

GOALS: What is one expense you can realistically reduce this month? What are you saving for?