



101 QUESTIONS TO ASK YOURSELF TO HELP YOU BUILD A BUDGET

Circle "Yes" or "No" for every question. For the questions you circle "Yes" for, write down the corresponding dollar value you spend on the item.

Housing

- | | | | |
|----|--|----------|----------------------|
| 1 | Do you pay rent or a mortgage? | Yes No | <input type="text"/> |
| 2 | Do you pay for homeowner or rental insurance? | Yes No | <input type="text"/> |
| 3 | Do you pay property taxes? | Yes No | <input type="text"/> |
| 4 | Do you pay for electricity? | Yes No | <input type="text"/> |
| 5 | Do you pay for natural gas? | Yes No | <input type="text"/> |
| 6 | Do you pay for water? | Yes No | <input type="text"/> |
| 7 | Do you pay for trash removal? | Yes No | <input type="text"/> |
| 8 | Do you pay for an alarm system? | Yes No | <input type="text"/> |
| 9 | Do you pay for house cleaning? | Yes No | <input type="text"/> |
| 10 | Do you pay for landscaping? | Yes No | <input type="text"/> |
| 11 | Do you pay for a HOA? | Yes No | <input type="text"/> |
| 12 | Do you pay for stuff to maintain your house? | Yes No | <input type="text"/> |
| 13 | Do you buy furniture and decor for your house? | Yes No | <input type="text"/> |



Transportation

- | | | | |
|----|---|----------|----------------------|
| 14 | Do you pay a car payment? | Yes No | <input type="text"/> |
| 15 | Do you pay for car insurance? | Yes No | <input type="text"/> |
| 16 | Do you pay for car registration? | Yes No | <input type="text"/> |
| 17 | Do you pay for vehicle property tax? | Yes No | <input type="text"/> |
| 18 | Do you pay for car maintenance? | Yes No | <input type="text"/> |
| 19 | Do you pay for parking? | Yes No | <input type="text"/> |
| 20 | Do you pay for a toll pass? | Yes No | <input type="text"/> |
| 21 | Do you pay for public transit? | Yes No | <input type="text"/> |
| 22 | Do you pay for ride-share or taxi services? | Yes No | <input type="text"/> |

Entertainment

- | | | | |
|----|--|----------|----------------------|
| 23 | Do you pay for a cell phone? | Yes No | <input type="text"/> |
| 24 | Do you pay for internet? | Yes No | <input type="text"/> |
| 25 | Do you pay for cable? | Yes No | <input type="text"/> |
| 26 | Do you pay for a TV streaming service? | Yes No | <input type="text"/> |
| 27 | Do you pay for a movie subscription? | Yes No | <input type="text"/> |



28 Do you pay for a music subscription? Yes | No

29 Do you pay for a magazine subscription? Yes | No

30 Do you pay for a monthly box subscription? Yes | No

31 Do you buy books? Yes | No

32 Do you pay for an activity at an establishment? (i.e. go to the movies, go bowling, see a concert) Yes | No

33 Do you pay for app/phone subscriptions? Yes | No

34 Do you pay for video game subscriptions? Yes | No

35 Do you pay for a gym membership? Yes | No

36 Do you purchase sporting good equipment? Yes | No

37 Do you pay to play a sport? Yes | No

38 Do you pay for stuff for a hobby? Yes | No

Personal

39 Do you pay for personal care products? (i.e. shampoo, makeup, razors, feminine products) Yes | No

40 Do you pay for beauty products? Yes | No

41 Do you pay for personal care services? (i.e. haircuts, manicures, massages) Yes | No

42 Do you buy clothing? Yes | No

43 Do you pay for life insurance? Yes | No



Food

44 Do you buy groceries? Yes | No

45 Do you buy alcohol? Yes | No

46 Do you buy fast food? Yes | No

47 Do you buy take out food? Yes | No

48 Do you buy coffee from a coffee shop? Yes | No

49 Do you eat out at restaurants? Yes | No

50 Do you use a meal kit service? Yes | No

Pets

51 Do you buy pet food? Yes | No

52 Do you buy pet treats? Yes | No

53 Do you pay for vet visits? Yes | No

54 Do you pay for pet insurance? Yes | No

55 Do you pay for pet medication? Yes | No

56 Do you pay for pet hygiene products? Yes | No

57 Do you pay for pet toys? Yes | No



- 58 Do you pay for pet "furniture" (i.e. crates, beds, blankets, food bowls, etc.)? Yes | No
- 59 Do you pay for a pet walker/ sitter? Yes | No
- 60 Do you pay for pet day care? Yes | No
- 61 Do you pay to board your pet? Yes | No
- 62 Do you travel with your pet? Yes | No
- 63 Do you pay for grooming? Yes | No
- 64 Do you pay for pet accessories? (i.e. leashes, collars, clothes) Yes | No
- 65 Do you pay for a pet subscription service? Yes | No

Children

- 66 Do you pay for daycare? Yes | No
- 67 Do you pay for babysitters? Yes | No
- 68 Do you buy infant care products? Yes | No
- 69 Do you buy clothing and shoes for your children? Yes | No
- 70 Do you buy "furniture" for your kids? (i.e. strollers, car seats, cribs) Yes | No
- 71 Do you buy toys for your kids? Yes | No
- 72 Do you pay for extracurricular activities for your kids? (i.e. soccer, dance, piano, etc.) Yes | No
- 73 Do you pay for school for your kids? Yes | No



Healthcare

- 74 Do you pay for health insurance? Yes | No
- 75 Do you pay for dental coverage? Yes | No
- 76 Do you pay for vision coverage? Yes | No
- 77 Do you pay for prescriptions? Yes | No
- 78 Do you pay for first aid products? Yes | No
- 79 Do you pay for copays? Yes | No
- 80 Do you pay for medical services? (i.e. chiropractor, physical therapy, etc.) Yes | No

Giving

- 81 Do you donate to a charity? Yes | No
- 82 Do you participate in tithing? Yes | No

Savings

- 83 Do you contribute to a savings account? Yes | No
- 84 Do you contribute to a college savings account? Yes | No
- 85 Do you contribute to a Roth IRA? Yes | No



86

Do you contribute to a SEP IRA?

Yes | No

87

Do you contribute to a retirement account?

Yes | No

Debt

88

Do you have a personal loan?

Yes | No

89

Do you have a student loan?

Yes | No

90

Do you carry a balance on a credit card?

Yes | No

91

Do you have furniture or appliances financed?

Yes | No

92

Do you have a home equity line of credit?

Yes | No

93

Do you have a mortgage?

Yes | No

94

Do you have a car loan?

Yes | No

95

Do you have a recreational vehicle loan?

Yes | No

96

Do you have outstanding medical bills?

Yes | No

Growth/ Investment

97

Do you invest in the stock market?

Yes | No

98

Do you invest in real estate?

Yes | No



99

Do you invest in bitcoin?

Yes | No

100

Do you invest in a venture capital fund?

Yes | No

101

Do you generate income outside your primary job?

Yes | No