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| **GUIA**  **PARA PREPARAR**  **SU PRESUPUESTO FAMILIAR**  **Mes de \_\_\_\_\_\_\_\_\_\_\_\_\_\_**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Ingreso Neto**  **de la Familia** | **%**  **Sugerido** | **Presupuesto** | **Mes**  **Actual** | **Anual** | | **Esposo** |  | **$** | **$** | **$** | | **Esposa** |  |  |  |  | | **Adicional** |  |  |  |  | | **TOTAL**  **INGRESO NETO** | **100%** | **$** | **$** | **$** | | **GASTOS MENSUALES** | **%**  **SUGERIDO** | **PRESUPUESTO** | **MES**  **ACTUAL** | **ANUAL** | | 1. Alimentos en el hogar y fuera del hogar (ver detalle A) | **23%** |  |  |  | | 2. Alquiler ó Hipotecas y Servicios Públicos (vea detalle B) | **28%** |  |  |  | | 3. Préstamos Personales (vea detalle C) | **15%** |  |  |  | | 4. Transportación (vea detalle D) | **11%** |  |  |  | | 5. Ropa-Vestimenta  Personal | **5%** |  |  |  | | 6. Gastos Médicos y Seguros (vea detalle | **4%** |  |  |  | | 7. Educación  (vea detalle F) | **5%** |  |  |  | | 8. Entretenimiento y Misceláneos (vea detalle G) | **3%** |  |  |  | | **TOTAL DE GASTOS MENSUALES** |  |  |  |  | | **SOBRANTE PARA AHORRO O (DEFICIT)** |  |  |  |  | |  |  |  |  |  | |

**ESTADO FINANCIERO**

**PERSONAL**

**Fecha: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ACTIVOS**  (Cosas de valor que poseo) | | | **PASIVOS**  (Obligaciones que poseo) | |
|  | VALOR EN EL MERCADO ESTIMADO | COSTO | COSTO | |
|  |  |  | Hipoteca |  |
| Efectivo en Banco |  |  | Préstamos Bancarios |  |
| Cuentas a Cobrar |  |  | Préstamo de Auto |  |
| Inversiones |  |  | Tarjetas de Crédito |  |
| Cuenta IRA |  |  | Impuestos a Pagar |  |
| Residencia Principal |  |  | Otras obligaciones por pagar |  |
| Otra Propiedad |  |  |  |  |
| Muebles |  |  |  |  |
| Enseres |  |  |  |  |
| Joyas |  |  |  |  |
| Automóviles |  |  |  |  |
| Otros Activos |  |  |  |  |
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**TOTAL DE ACTIVOS………………A\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ TOTAL DE PASIVOS…..B \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**CAPITAL-ACTIVO NETO (**A-B) $

**Nota: Su estado financiero personal** debe también incluir una provisión especial para la contribución basada en el incremento en valor de sus activos. Este estado lo debe revisar anualmente para que usted conozca su situación financiera.

**Detalle A-23%**

|  |  |  |
| --- | --- | --- |
| Alimentos en y fuera del hogar | Cantidad Mensual | Cantidad Anual  Anotaciones: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. |
| Supermercado |  |  |
| Restaurantes |  |  |
|  |  |  |
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|  |  |  |
|  |  |  |
| **TOTAL** |  |  |

Transferencia a la línea 1.

Debe ser el 23% del Ingreso.

**Detalle B-28%**

|  |  |  |
| --- | --- | --- |
| Servicios Públicos Alquiler/Hipotecas | Cantidad Mensual | Cantidad Anual |
| Hipoteca |  | Anotaciones: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. |
| Alquiler |  |  |
| Luz |  |  |
| Agua |  |  |
| Teléfono |  |  |
| Gas |  |  |
| Antenas/Satélite \*\*\*\* |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **TOTAL** |  |  |

Transferencia a la línea 2.

Debe ser el 28% del Ingreso.

**Detalle C-15%**

|  |  |  |
| --- | --- | --- |
| Préstamos | Cantidad Mensual | Cantidad Anual  Anotaciones: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. |
| Automóvil |  |  |
| Personales |  |  |
| Tarjetas de Crédito |  |  |
| Cooperativas \*\*\*\* |  |  |
|  |  |  |
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Transferencia a la línea 3.

Debe ser el 15% del Ingreso

**Detalle D-11%**

|  |  |  |
| --- | --- | --- |
| Transportación | Cantidad Mensual | Cantidad Anual  Anotaciones: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. |
| Gasolina |  |  |
| Reparaciones |  |  |
| Mantenimiento |  |  |
| Pasaje |  |  |
| Peajes \*\*\*\*\* |  |  |
| Estacionamiento |  |  |
|  |  |  |
|  |  |  |
| **TOTAL** |  |  |

Transferencia a la línea 4.

Debe ser el 11% del Ingreso.

**Detalle E-4%**

|  |  |  |
| --- | --- | --- |
| Gastos Médicos y Servicios | Cantidad Mensual | Cantidad Anual  Anotaciones: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. |
| Gastos Médicos |  |  |
| Seguro de Vida |  |  |
| Seguro de Auto |  |  |
| Plan Médico |  |  |
| Seguro Hospital |  |  |
|  |  |  |
|  |  |  |
| **TOTAL** |  |  |

Transferencia a la línea 6.

Debe ser el 4% del Ingreso

**Detalle F-5%**

|  |  |  |
| --- | --- | --- |
| Educación | Cantidad Mensual | Cantidad Anual |
| Matrícula (Individuo) \*\*\*\* |  | Anotaciones: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. |
| Libros (Individuo) \*\*\*\* |  |  |
| Matrícula (Dependientes) \*\*\*\* |  |  |
| Libros (Dependientes) \*\*\*\* |  |  |
| Child Care \*\*\*\* |  |  |
| Tutorías |  |  |
| Otros \*\*\*\* |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **TOTAL** |  |  |

Transferencia a la línea 7.

Debe ser el 5% del Ingreso.

**Detalle G-3%**

|  |  |  |
| --- | --- | --- |
| Entretenimiento y Misceláneos | Cantidad Mensual | Cantidad Anual  Anotaciones: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. |
| Entretenimiento |  |  |
| Aseo Personal |  |  |
| Periódicos/Revistas |  |  |
| Jardinería \*\*\*\*\* |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **TOTAL** |  |  |