

Household Budget Worksheet

This budget worksheet will calculate your income and expenses. When complete, it will show your monthly Disposable Income, which is the amount remaining (left over) after paying all your expenses. Here's how to determine your financial health:

5-10% or more - Financially Healthy!

0-5% - Look for ways to lower expenses.

<0% (- number) - You may be in serious debt.

Income: Monthly Take Home	
Net Salary/Wages/Business Draw	0
Net Salary or Wages (Spouse)	0
Social Security	0
Pension/Retirement	0
Interest on Accounts (savings, money market)	0
Alimony / Child Support	0
Real Estate rent (income)	0
Investment Dividends (CDs, etc.)	0
Unemployment/ Food Stamps	0
Other	0
Total Income: Monthly Take Home	\$0

Monthly Expenses: Living	
Alimony / Child Support (outgoing)	0
Auto Gas and Repair	0
Auto Insurance	0
Cable TV/ Satellite Fees	0
Charitable Contributions	0
Child Care	0
Childrens' Activities	0
Clothing Maintenance (Laundry/Dry cleaning)	0
Clothing Purchases	0
Electric Bill	0
Food (In-home / Groceries)	0
Food (Out of home - Lunch, Dining)	0
Gas or Propane Bill	0
Health and Dental Insurance	0
Homeowner Assoc. fees	0
Homeowners/ Renters Insurance	0
Household items	0
Internet Access (Cable, DSL, etc.)	0
Life and Disability Insurance	0
Memberships (Health club etc.)	0
Personal Care (Grooming)	0
Prescriptions	0
Property Services (Gardener,Pool)	0
Security Services (Alarm)	0
Subscriptions	0
Telephone (Home, Cell, Pager)	0
Trash Disposal	0
Tuition and School Supplies	0
Water Bill	0
Other Expenses	0
Other Expenses	0
Other Expenses	0
Total Monthly Expenses: Living	\$0

Secured Debts (Monthly Payments)	
Rent	0
1st Mortgage	0
2nd Mortgage	0
Land Lease (mobile home, other)	0
Student Loans	0
Auto Loans/Leases	0
Recreation Loans (Boat, ATV, etc.)	0
Past Due Taxes	0
Other Debts	0
Other Debts	0
Other Loans	0
Other Loans	0
Total Secured Debts	\$0

Unsecured Debts (Monthly Payments)	
Credit Card 1	0
Credit Card 2	0
Credit Card 3	0
Credit Card 4	0
Credit Card 5	0
Credit Card 6	0
Credit Card 7	0
Credit Card 8	0
Personal Loan 1	0
Personal Loan 2	0
Medical Bill Payment	0
Other	0
Other	0
Total Unsecured Debts	\$0

Summary	
Total Monthly Income (Take Home)	\$0
Total Monthly Expenses (Living) (-)	\$0
Total Secured Debt Payments (-)	\$0
Total Unsecured Debt Payments (-)	\$0
Disposable Income **	\$0
Disposable Income as Percent	#DIV/0!

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