

BUDGET WORKSHEET

Today's Date: _____



Start with HIGH PRIORITY EXPENSES first!

INCOME		
GROSS MONTHLY INCOME (A)	NET INCOME (B)	
EXPENSES	CURRENT	PLAN
HOUSING (C)		
HOUSE PAYMENT (Mortgage or Rent)		
SECOND MORTGAGE PAYMENT		
PROPERTY TAX (Inc in Mtg Pymt - Yes/No)		
PROPERTY INS (Inc in Mtg Pymt - Yes/No)		
HOME OWNERS ASSOCIATION DUES (HOA)		
ELECTRICITY		
HEATING (GAS, OIL) 12 Month Avg		
WATER/SEWER		
Subtotal	\$0.00	\$0.00
DEBT/LIABILITIES (D)		
CREDIT CARDS		
PERSONAL LOANS		
AUTO LOANS		
OTHER		
Subtotal	\$0.00	\$0.00
HOME MAINTENANCE (E)		
NEEDED REPAIR OR MAINTENANCE		
CLEANING SUPPLIES		
LAWN CARE/POOL SERVICE		
PEST CONTROL		
OTHER		
Subtotal	\$0.00	\$0.00
FOOD (E)		
GROCERIES		
FOOD AT WORK (Daily X 20 days)		
SCHOOL LUNCHES X 20 DAYS		
OTHER		
Subtotal	\$0.00	\$0.00
SAVINGS ACCOUNTS (E)		
EMERGENCY SAVINGS ACCOUNT		
DOWN-PAYMENT SAVINGS FUNDS		
INVESTMENTS (monthly contribution)		
SPECIAL SAVINGS ACCOUNT		
OTHER SAVINGS ACCOUNT		
Subtotal	\$0.00	\$0.00
TRANSPORTATION/AUTOS (E)		
GASOLINE		
PARKING FEES		
AUTO REPAIRS/MAINTENANCE (Annual ÷ 12)		
LICENSE TAGS/REGISTRATION (Annual ÷ 12)		
BUS FARES		
OTHER		
Subtotal	\$0.00	\$0.00
PERSONAL (E)		
PERSONAL ITEMS/TOILETRIES		
BARBER/BEAUTY SHOP		
TOBACCO		
ALCOHOLIC BEVERAGES		
OTHER		
Subtotal	\$0.00	\$0.00
INSURANCE (E)		
AUTO INSURANCE (Annual ÷ 12)		
LIFE INSURANCE		
RENTER'S INS		
HEALTH INS (if paid separately, not taken out of paycheck)		
OTHER		
Subtotal	\$0.00	\$0.00