

MONTHLY FAMILY BUDGET WORKSHEET

CATEGORY	MONTHLY BUDGET AMOUNT	MONTHLY ACTUAL AMOUNT	DIFFERENCE
STEP 1 INCOME:			
Pay - Wages and Bonuses	1		
Interest Income			
Investment Income			
Other Income			
Income Total			
STEP 2 EXPENSES:			
HOME:			
Rent or Mortgage			
Homeowners/Renters Insurance			
Property Taxes			
Home Repairs/Maintenance/HOA Dues			
Home Improvements			
UTILITIES:			
Electricity			
Water and Sewer			
Natural Gas or Oil			
Telephone (Land Line, Cell)			
FOOD:			
Groceries			
Eating Out, Lunches, Snacks			
FAMILY OBLIGATIONS:			
Child Support			
Day Care, Babysitting			
HEALTH AND MEDICAL:			
Insurance (medical, dental, vision)			
Unreimbursed Medical Expenses			
Copays			
Fitness (Class, Gym)			
TRANSPORTATION:			
Mass transportation (subway, bus, train)	2		
Car Payments			
Gasoline			
Auto Repairs/Maintenance/Fees			
Auto Insurance			
Other Transportation (tolls, taxis)			
DEBT PAYMENTS:			
Credit Cards			
Student Loans			
Other Loans			
ENTERTAINMENT/RECREATION:			
Cable TV/Videos/Movies			
Computer Expense			
Hobbies			
Subscriptions and Dues			
Vacations			
PETS:			
Food			
Grooming, Boarding, Vet			
CLOTHING:			
You			
Family			
INVESTMENTS AND SAVINGS:			
Savings			
Emergency Fund			
College Fund			
Investments			
MISCELLANEOUS:			
Toiletries			
Household Products			
Gifts/Donations			
Grooming (Hair, Make-up, Other)			
Miscellaneous Expense			
FINANCIAL SERVICES:			
Check cashing fees			
Bill payment fees			
Money order fees			
Other financial service fees			
PREPAID CARD FEES:			
Maintenance			
ATM withdrawal			
Activation or Enrollment (one-time)			
Cash reloading at retail			
Purchase transaction			
Other			
Other			

For more information, go to www.mastercardhfp.com



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