

**Monthly Budget Worksheet for** \_\_\_\_\_  
**Date:** \_\_\_\_\_

Gross Monthly Income	_____	<b>Total Expenses</b>	_____
Taxes	_____	<b>Monthly Surplus(Deficit)</b>	_____
<b>or</b> Net Monthly Income	_____		
<b>1. Food</b>		<b>5. Household Furnishing</b>	
Groceries	_____	Furniture	_____
Dining Out	_____	Appliances	_____
Total	_____	Total	_____
<b>2. Accommodations</b>		<b>6. Recreation/Improvement</b>	
Rent/Mortgage	_____	Vacations	_____
Property Taxes	_____	Education	_____
Water/Heat/Hydro	_____	Lessons	_____
Phone/Internet	_____	Alcohol/Tobacco	_____
Cable/Satellite	_____	Fees	_____
Security System	_____	Books/Magazines/CDs	_____
Homeowners Insurance	_____	Hobbies	_____
Mortgage Insurance	_____	Movies/Entertainment	_____
Maintenance/Repair	_____	Sports	_____
Garden Upkeep	_____	Total	_____
Total	_____	<b>7. Miscellaneous</b>	
<b>3. Personal Expenses</b>		Birthdays	_____
Laundry and Cleaning	_____	Anniversaries	_____
Haircuts	_____	Weddings	_____
Childcare	_____	Christmas	_____
House Cleaning	_____	Total	_____
Clothing	_____	<b>8. Debt Reduction</b>	
Pet Care (food, vet, boarding)	_____	Line of Credit	_____
Drugs and Medical	_____	Credit Card Repayment	_____
Health/Dental Plans	_____	Student Loans	_____
Life Insurance	_____	Total	_____
Disability Insurance	_____		
Group Insurance	_____		
Personal Savings	_____		
Total	_____		
<b>4. Transportation</b>			
Lease/Car Loan	_____		
Insurance	_____		
Gas and Oil	_____		
Licenses	_____		
Maintenance/Repair	_____		
Parking	_____		
Total	_____		