

## MONTHLY FAMILY BUDGET WORKSHEET

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

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