

**BUDGET WORKSHEET**

Today's Date: \_\_\_\_\_



Start with HIGH PRIORITY EXPENSES first!

<b>INCOME</b>		
<b>GROSS MONTHLY INCOME ( A )</b> _____	<b>NET INCOME (B)</b> _____	
<b>EXPENSES</b>	<b>CURRENT</b>	<b>PLAN</b>
<b>HOUSING ( C )</b>		
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		
<b>Subtotal</b>	\$0.00	\$0.00
<b>DEBT/LIABILITIES ( D )</b>		
CREDIT CARDS		
PERSONAL LOANS		
AUTO LOANS		
OTHER		
<b>Subtotal</b>	\$0.00	\$0.00
<b>HOME MAINTENANCE ( E )</b>		
NEEDED REPAIR OR MAINTENANCE		
CLEANING SUPPLIES		
LAWN CARE/POOL SERVICE		
PEST CONTROL		
OTHER		
<b>Subtotal</b>	\$0.00	\$0.00
<b>FOOD ( E )</b>		
GROCERIES		
FOOD AT WORK (Daily X 20 days)		
SCHOOL LUNCHES X 20 DAYS		
OTHER		
<b>Subtotal</b>	\$0.00	\$0.00
<b>SAVINGS ACCOUNTS ( E )</b>		
EMERGENCY SAVINGS ACCOUNT		
DOWN-PAYMENT SAVINGS FUNDS		
INVESTMENTS (monthly contribution)		
SPECIAL SAVINGS ACCOUNT		
OTHER SAVINGS ACCOUNT		
<b>Subtotal</b>	\$0.00	\$0.00
<b>TRANSPORTATION/AUTOS ( E )</b>		
GASOLINE		
PARKING FEES		
AUTO REPAIRS/MAINTENANCE (Annual ÷ 12)		
LICENSE TAGS/REGISTRATION (Annual ÷ 12)		
BUS FARES		
OTHER		
<b>Subtotal</b>	\$0.00	\$0.00
<b>PERSONAL ( E )</b>		
PERSONAL ITEMS/TOILETRIES		
BARBER/BEAUTY SHOP		
TOBACCO		
ALCOHOLIC BEVERAGES		
OTHER		
<b>Subtotal</b>	\$0.00	\$0.00
<b>INSURANCE ( E )</b>		
AUTO INSURANCE (Annual ÷ 12)		
LIFE INSURANCE		
RENTER'S INS		
HEALTH INS (if paid separately, not taken out of paycheck)		
OTHER		
<b>Subtotal</b>	\$0.00	\$0.00