

## Household Budget Worksheet

Photocopy this sheet and then use to determine your income and expenses, and disposable income percentage. Include all expenses and income. The last line in each block will be calculated for you.

If you need another category, "borrow" a line that is not in use. Not all households will use all items.

Be as accurate as possible in reporting. Do not report any monies deducted from your take home pay.

Monthly Take Home Income	
Salary/Wages/Business Draw	
Salary or Wages (Spouse)	
Social Security	
Pension/Retirement	
Interest on Accounts	
Alimony / Child Support	
Real Estate rent (income)	
Investment Dividends	
Unemployment/ Food Stamps	
Other	
<b>Total Take Home Income</b>	

Monthly Living Expenses	
Alimony / Child Support (outgoing)	
Auto Gas and Repair	
Auto Insurance	
Cable TV/ Satellite Fees	
Charitable Contributions	
Child Care	
Childrens' Activities	
Clothing Maintenance (Laundry/Dry cleaning)	
Clothing Purchases	
Electric Bill	
Food (In-home / Groceries)	
Food (Out of home - Lunch, Dining)	
Gas and Oil Bill	
Health and Dental Insurance	
Homeowner/Condo fees	
Homeowners/ Renters Insurance	
Household items	
Internet Access (AOL,MSN, DSL)	
Life and Disability Insurance	
Memberships (Health club etc.)	
Personal Care (Grooming)	
Prescriptions	
Property Services (Gardener,Pool)	
Security Services (Alarm)	
Subscriptions	
Telephone (Home, Cell, Pager)	
Trash Disposal	
Tuition and School Supplies	
Water Bill	
Other Expenses	
Other Expenses	
Other Expenses	
<b>Total Monthly Living Expenses</b>	

Secured Debts (Monthly Payments)	
Rent	
1st Mortgage	
2nd Mortgage	
Land Lease (Trailer park, other)	
Student Loans	
Auto Loans/Leases	
Recreation (Boat, ATV, etc.)	
Past Due Taxes	
Other Debts	
Other Debts	
Other Loans	
Other Loans	
<b>Total Secured Debt</b>	

Unsecured Debt	
Credit Card 1	
Credit Card 2	
Credit Card 3	
Credit Card 4	
Credit Card 5	
Credit Card 6	
Credit Card 7	
Credit Card 8	
Personal Loan 1	
Personal Loan 2	
Medical Bill Payment	
Other	
Other	
<b>Total unsecured Debt</b>	

Summary	
Total Take Home (Income )	
Total Living Expenses (-)	
Total Secured Debt Payments (-)	
Total Unsecured Debt Payments (-)	
<b>Disposable Income **</b>	
<b>Disposable Income as Percent</b>	

A healthy budget will have 5-10% disposable income. If your calculations reveal a deficit (in parentheses) you may be in serious debt. DebtSpiral.com can help

