

BUDGET WORKSHEET

Total Monthly Gross Income \$ _____
- Taxes, Health Ins. & Other Payroll Deductions \$ _____
- Savings, 401K, etc. \$ _____
= Total Monthly 'Spensible' Income \$ _____

Housing Expenses	Monthly Payments
Rent or Mortgage	\$ _____
Utilities	\$ _____
Insurance (set \$ aside each month if paid annually)	\$ _____
Repairs (set \$ aside for future expenses)	\$ _____
Taxes (set \$ aside if paid annually)	\$ _____
= Total	\$ _____

Car Expenses	
Loan Payment(s)	\$ _____
Gas	\$ _____
Insurance (set \$ aside if paid annually)	\$ _____
Maintenance & Repairs (set \$ aside for future expenses)	\$ _____
= Total	\$ _____

Debts	
Creditor #1 _____ Balance _____	\$ _____
Creditor #2 _____ Balance _____	\$ _____
Creditor #3 _____ Balance _____	\$ _____
Creditor #4 _____ Balance _____	\$ _____
= Total	\$ _____