

BUDGET WORKSHEET

Today's Date: _____



Start with HIGH PRIORITY EXPENSES first!

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