

Budget Worksheet - Step One to Managing Your Debt

Budget for (month & year) _____

Income	<i>Budget</i>	<i>Actual</i>
Net Wages	_____	_____
Alimony	_____	_____
Child Support	_____	_____
Tips	_____	_____
Investment Income	_____	_____
Total Income	_____	_____

Expenses	<i>Budget</i>	<i>Actual</i>		<i>Budget</i>	<i>Actual</i>
<u>Housing Costs</u>			<u>Transportation Costs</u>		
Mortgage/Rent	_____	_____	Gas	_____	_____
Property Taxes	_____	_____	Auto Insurance	_____	_____
Mortgage Insurance	_____	_____	Car Maintenance	_____	_____
Other	_____	_____	Other (Cab, Tolls, etc)	_____	_____
<u>Utilities</u>			<u>Investment and Savings</u>		
Electricity	_____	_____	Savings	_____	_____
Gas	_____	_____	Stocks	_____	_____
Water and Sewer	_____	_____	401K/IRA Contributions	_____	_____
Sewer	_____	_____	Emergency Fund	_____	_____
Phone (Internet)	_____	_____	College Fund	_____	_____
Cable (Internet)	_____	_____	Holiday Fund	_____	_____
<u>Debt Payments</u>			Life Insurance	_____	_____
Car Loan	_____	_____	<u>Family Obligations</u>		
Student Loan	_____	_____	Child Care	_____	_____
Credit Card	_____	_____	Child Support	_____	_____
Other Debt	_____	_____	Alimony	_____	_____
<u>Food</u>			Health Care	_____	_____
Groceries	_____	_____	<u>Entertainment</u>		
Eating Out	_____	_____	Vacations	_____	_____
			Hobbies	_____	_____
			Gym Membership	_____	_____
			Other	_____	_____
			Total Expenses	_____	_____

	<i>Budget</i>	<i>Actual</i>
Net Income	_____	_____
Income - Expenses	_____	_____