



Budget Worksheet

Use this worksheet to calculate your household budget. Fill in all your income and expenses as accurately as you can. Do not include any expenses that are automatically deducted from your paycheck.

Monthly Income (Take Home)	Budgeted Amount	Actual Amount
Salary & Wages	\$	\$
Salary & Wages	\$	\$
Rental Property Income (Rent)	\$	\$
Dividends (Investments)	\$	\$
Interest Income	\$	\$
Social Security	\$	\$
Retirement / Pension Plan	\$	\$
Alimony / Child Support	\$	\$
Military Pay	\$	\$
Other Income	\$	\$
Total Income	\$	\$

Monthly Unsecured Debts	Budgeted Amount	Actual Amount
Personal Loan	\$	\$
Personal Loan	\$	\$
Credit Card	\$	\$
Credit Card	\$	\$
Credit Card	\$	\$
Medical / Dental Bills	\$	\$
Other Unsecured Loans	\$	\$
Total Unsecured Debt	\$	\$

Monthly Secured Debts	Budgeted Amount	Actual Amount
Mortgage Loan (1)	\$	\$
Mortgage Loan (2)	\$	\$
Rent	\$	\$
Automobile Loan & Lease (1)	\$	\$
Automobile Loan & Lease (2)	\$	\$
Student Loans	\$	\$
Past Due Taxes	\$	\$
Other Secured Debt	\$	\$
Total Unsecured Debt	\$	\$

Monthly Living Expenses	Budgeted Amount	Actual Amount
Groceries	\$	\$
Clothes	\$	\$
Household Items	\$	\$
Homeowner Dues	\$	\$
Entertainment	\$	\$
Water Bill	\$	\$
Gas & Oil	\$	\$
Electric Bill	\$	\$
Satellite & Cable (TV)	\$	\$
Phone Bill	\$	\$
Internet Service	\$	\$
Dry Cleaning & Laundry	\$	\$
Garbage Disposal Service	\$	\$
Automobile Gas & Maintenance	\$	\$
Automobile Insurance	\$	\$
Home & Renters Insurance	\$	\$
Life & Disability Insurance	\$	\$
Health & Dental Insurance	\$	\$
Medical Care (Prescriptions, etc.)	\$	\$
Education & Tuition	\$	\$
Personal Care	\$	\$
Child Care & Day Care	\$	\$
Health & Fitness Membership	\$	\$
Lawn & Yard Services	\$	\$
Children Activities (school, sports)	\$	\$
Magazine Subscriptions	\$	\$
Child Support & Alimony	\$	\$
Donations & Contributions	\$	\$
Other Expense (1)	\$	\$
Other Expense (2)	\$	\$
Total Income	\$	\$

Budget Overview	Budgeted Amount	Actual Amount
Total Income	\$	\$
	- Subtract	Subtract
Total Living Expense	\$	\$
Total Unsecured Debt	\$	\$
Total Secured Debt	\$	\$
Income / Deficit	\$	\$