

# Monthly Budget Worksheet

Category	Monthly Budget	Notes
<b>INCOME:</b>		
Monthly Take Home Pay(after taxes)		
Alimony or child support received		
Miscellaneous Income		
Other Income		
<b>Total Monthly Income</b>		
<b>EXPENSES: HOUSING</b>		
Mortgage or Rent		
Homeowners/Renters Insurance		
Property Taxes		
Home Repairs/Maintenance		
Home Improvements		
<b>TOTAL HOUSING EXPENSES</b>		
<b>EXPENSES: UTILITIES</b>		
Electric		
Gas/Oil		
Water/Sewage		
Telephone(Land Line)		
Telephone(Cell)		
Trash Collection		
Cable TV		
Internet		
<b>TOTAL UTILITIES EXPENSES</b>		
<b>EXPENSES: HEALTH/MEDICAL</b>		
Medical Insurance		
Dental Insurance		
Doctor/Lab		
Dentist/ Orthodontist		
Medicines		
Eyeglasses/Ophthalmology		
Fitness (Massage, Gym)		
Other		
<b>TOTAL HEALTH/MEDICAL EXP.</b>		
<b>EXPENSES: FOOD AND ENTERTAINMENT</b>		

Groceries		
Meals Out, Lunches, Snacks		
Entertainment(movies, etc.)		
Hobbies		
Dues and Subscriptions		
Computer Expenses		
Vacation		
Other		
<b>TOTAL FOOD &amp; ENTERTAINMEN</b>		
<b>EXPENSES: TRANSPORTATION</b>		
Car Payments		
Gasoline/Oil		
Auto Repairs/Maintenance		
Auto Insurance		
Mass transit costs		
Parking/Tolls		
Tags/Inspection		
<b>TOTAL TRANSPORTATION EXP.</b>		
<b>EXPENSES: CHILDREN</b>		
Child Care		
School tuition		
Lunch money		
School supplies		
Lessons/Sports		
Clothing		
Personal Grooming		
Allowances		
Other		
<b>TOTAL CHILDREN EXPENSES</b>		
<b>EXPENSES: PERSONAL</b>		
Dry cleaning/laundry		
Personal grooming(Hair, Nails,etc)		
New clothing		
Other Personal items		
<b>TOTAL PERSONAL EXPENSES</b>		
<b>EXPENSES: PETS</b>		
Food		
Grooming, Boarding, Vet.		
<b>TOTAL PET EXPENSES</b>		
<b>EXPENSES: SAVINGS &amp; INVEST.</b>		
Savings		
Emergency Fund		
401(k) or IRA		
Stocks/Bonds/Mutual Funds		
College Fund		

Vacation		
Gifts (holiday, birthday)		
Other		
<b>TOTAL SAVINGS &amp; INVEST. EXP.</b>		
<b>EXPENSES: DEBT PAYMENTS</b>		
Furniture/Appliances		
Student Loans		
Other Loans		
Legal Fees		
Credit Card: Balance		
Credit Card: Balance:		
Credit Card: Balance:		
<b>TOTAL DEBT PAYMENT EXP.</b>		
<b>EXPENSES: MISCELLANEOUS</b>		
Church/Tithes/Charity		
Alimony/Child support paid		
Toiletries, Household Products		
Other Miscellaneous Exp.		
Other Miscellaneous Exp.		
<b>TOTAL MISCELLANEOUS EXP.</b>		
<b>TOTAL MONTHLY INCOME</b>		
<b>TOTAL MONTHLY EXPENSES</b>		
<b>DIFFERENCE</b>		



"I cut myself slashing the budget!"