

## Household Budget For:

**DIRECTIONS:** Please use whole dollars and fill in shaded areas with numbers. To keep this simple, use net pay from your paycheck and do not include expenses withheld from your paycheck. After completing the first column, manual add each category and create a % of each to the total expenses. You can do this worksheet once with actual expenses and fill out another to plan a future budget.

MONTHLY COSTS		TOTALS	%
	<b>LOAN &amp; OTHER FIXED PAYMENTS:</b>		
	HOME MORTGAGE ( PRINCIPAL & INTEREST)		
	HOME EQUITY LOAN		
	AUTO LOAN/LEASE		
	OTHER LOANS ( 2ND HOME, RENTAL PROPERTY MORTGAGE )		
	STUDENT LOANS		
	CREDIT CARD PAYMENTS (MINIMUMS)		
	CREDIT CARD PAYMENTS (Additional principal)		
	ALIMONY AND CHILD SUPPORT PAYMENTS (if not taken out of your wages)		
	<b>HOME COSTS:</b>		
	REAL ESTATE TAXES (if not in mortgage)		
	UTILITIES: TELEPHONE		
	UTILITIES: CELL PHONES		
	UTILITIES: HEAT - GAS OR OIL		
	UTILITIES: WATER & SEWER & TRASH		
	UTILITIES: OTHER _____		
	CABLE TV & INTERNET FEES		
	OUTSIDE WORK ( LANDSCAPING & SNOWPLOWING )		
	HOUSE REPAIRS		
	DOMESTIC HELP & HOUSE CLEANING		
	HOUSEHOLD PURCHASES ( FURNITURE, RUGS, ETC )		
	HOME INSURANCE (if not in mortgage)		
	RENT or CONDOMINIUM FEE		
	<b>SAVINGS</b>		
	EMERGENCY SAVINGS		
	SAVINGS FOR _____		
	SAVINGS FOR _____		
	<b>FOOD, SUPPLIES &amp; OTHER FIXED EXPENSES:</b>		
	GROCERIES FOR HOME		
	SUPPLIES FOR HOME		
	CHILD CARE COSTS		
	PROFESSIONAL FEES (ACCOUNTANT, LAWYER, BROKER)		
	CHARITY DONATIONS OR PLEDGES OR TITHES		
	OTHER FIXED COSTS: _____		
	<b>AUTOMOBILES or TRANSPORTATION:</b>		
	AUTO INSURANCE		
	GAS & OIL		
	CAR REPAIRS		
	PUBLIC TRANSPORTATION		
	TOLLS, PARKING, EXCISE TAX, LICENSE & REGISTRATION		
	<b>MEDICAL &amp; LIFE:</b>		
	DOCTORS & DENTISTS & PRESCRIPTIONS (OUT OF POCKET - COPAYS )		
	MEDICAL INSURANCE - only if not withheld from paycheck		
	LIFE & DISABILITY INS - if not paid via your paycheck		
	<b>ENTERTAINMENT :</b>		
	RESTAURANTS		
	CHILDREN'S ACTIVITIES - LESSONS, GROUPS/CLUBS & HOBBIES		
	MEMBERSHIPS TO CLUBS, GROUPS & SPORTS		
	MOVIES, VIDEO RENTALS, THEATRE & EVENTS		
	DUES & SUBSCRIPTIONS ( NEWSPAPER, BOOKS, ETC )		
	OTHER ENTERTAINMENT _____		
	<b>PERSONAL:</b>		
	PERSONAL CARE (HAIRCUTS, MANICURES, ETC)		
	BIRTHDAYS, GIFTS, & WEDDINGS		
	CHRISTMAS, CHANUKAH, ETC		
	CLOTHING PURCHASES & DRY CLEANING		
	VACATION & TRAVEL		
	EDUCATION (CURRENT)		
	LOTTERY or OTHER GAMING		
	OTHER _____		
	OTHER _____		
	OTHER _____		
	<b>TOTAL MONTHLY EXPENSES</b>		
	<b>MONTHLY NET INCOME - YOUR NET PAYCHECK TIMES THE NUMBER OF PAYCHECKS IN THE MONTH</b>		
	<b>CASH OVER / (UNDER) Monthly</b>		