

Household Budget Worksheet

Use this sheet to determine your income and expenses, and disposable income percentage
 Include all expenses and income. The last line in each block will be calculated for you.
 If you need another category, "borrow" a line that is not in use. Not all households will use all items.
 Be as accurate as possible in reporting. Do not report any monies deducted from your take home pay.

Monthly Income		
Salary or Wages		
Life Insurance Proceeds		
Social Security		
Retirement Fund		
Other		
Total Take Home Income	\$0	\$0

Monthly Savings		
	BUDGET	ACTUAL
Retirement Plan		
Emergency Fund		
Other (Savings for next car)		
Total Take Home Income	\$0	\$0

Monthly Living Expenses		
	BUDGET	ACTUAL
Charities		
Church (10% Tithe on gross or net)		
Other Expenses		
Other Expenses		
Household		
Clothing Maintenance (Laundry/Dry cleaning)		
Clothing Purchases		
Food (Groceries)		
Household items (Cleaners, TP, Kleenex)		
Gifts (Birthdays, Graduations, Christmas)		
Other Expenses		
Insurance/Fees		
Homeowners/ Renters Insurance		
Life and Disability Insurance		
Health and Dental Insurance		
Other Expenses		
Transportation		
Auto Gas		
Auto Insurance		
Auto Maintenance (Oil change, Tires, tune-ups)		
Annual Fees		
Other Expenses		
Utilities		
Cable TV/ Satellite Fees		
Cell Phone (Verizon, Cingular, US Cellular)		
Electric Bill		
Gas Bill		
Internet Access (AOL,MSN, DSL)		
Telephone (Home)		
Water/Sewer/Trash Disposal		
Other		
Homeowner/Condo fees		
Memberships (Health club etc.)		
Personal Care (Grooming)		
Prescriptions		
Subscriptions		
Other Expense		
Other Expense		
Total Monthly Living Expenses	\$0	\$0

Intermittent Expenses		
	BUDGET	ACTUAL
Vacation Fund		
Home Repairs		
Entertainment		
Personal		
Other Expense		
Other Expense		
Total Intermittent Expenses	\$0	\$0

Secured Debts		
	BUDGET	ACTUAL
Rent		
1st Mortgage		
2nd Mortgage		
Taxes (if not part of mortgage)		
Auto Loan/Lease		
Other Loans		
Other Loans		
Total Secured Debt	\$0	\$0

Unsecured Debt	Int. Rate	Balance	BUDGET	ACTUAL
Credit Card 1				
Credit Card 2				
Credit Card 3				
Medical				
Other				
Other				
Other				
Other				
Total unsecured Debt			\$0	\$0

Summary		
Total Take Home (Income)		\$0
Monthly Savings (-)		\$0 \$0
Total Living Expenses (-)		\$0 \$0
Total Intermittent Expenses (-)		\$0 \$0
Total Secured Debt Payments (-)		\$0 \$0
Total Unsecured Debt Payments (-)		\$0 \$0
Balance		\$0.00
Balance as a Percent		#DIV/0!



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