

# BUDGET WORKSHEET

Month of \_\_\_\_\_

CATEGORY	MONTHLY BUDGET	MONTHLY ACTUAL	DIFFERENCE
<b>INCOME:</b>			
Monthly pay ( after taxes )			
Alimony/child support			
Investment income			
Other income			
<b>Total Monthly Income</b>			
<b>Expenses: Housing</b>			
Mortgage or rent			
Real estate/property taxes			
Homeowner's association fees			
Homeowners/renters insurance			
Home repairs			
other			
<b>Expenses: Utilities</b>			
Electric			
Water/sewer/trash			
Telephone (land line, cell)			
Gas/oil			
Cable TV			
Internet			
<b>Expenses: Debt</b>			
Expenses other than home mortgage and car loans:			
Credit card balance/monthly payment			
Credit card balance/monthly payment			
Credit card balance/monthly payment			
Student loans			
other			
<b>Expenses: Health/medical</b>			
Insurance (medical, dental)			
Dentist			
Eye glasses/contacts			
medicines			

Fitness (gym, yoga)			
Other			

CATEGORY	MONTHLY BUDGET	MONTHLY ACTUAL	DIFFERENCE
<b>Expenses: Transportation</b>			
Car payments			
Car insurance			
Gas/oil			
Subway/train/bus			
Repairs/maintenance			
Auto fees (tags, inspection)			
Other			
<b>Expenses: Food</b>			
Groceries/personal care			
Office/school lunches			
Take out/order in			
<b>Expenses: Entertainment</b>			
Hobbies			
Restaurants			
Movies			
DVD rentals (netflix, blockbuster, On-demand			
Sports			
Vacations			
Other			
<b>Expenses: Children</b>			
Child Care			
Clothing			
School (tuition, supplies)			
Lessons/sports			
other			
<b>Expenses: Savings</b>			
401(k) or IRA			
Emergency Fund			
College Fund			
Other			
<b>Expenses: Pet</b>			
Food			
Boarding/grooming			

vet			

CATEGORY	MONTHLY BUDGET	MONTHLY ACTUAL	DIFFERENCE
<b>Expenses: Personal</b>			
Grooming (hair, make-up)			
Clothing			
Dry cleaning/laundry			
<b>Expenses: Miscellaneous</b>			
Gifts			
Church			
Alimony/child support			
Other			
Other			
Other			
Total Expenses			
<b>TOTAL MONTHLY INCOME</b>			
<b>TOTAL MONTHLY EXPENSES</b>			
<b>DIFFERENCE</b>			