

YOUR BUDGET

A personal financial worksheet

Gain a clearer idea of where your money goes each month by putting pen to paper with this simple monthly household budget worksheet. Once you get a birds-eye view of your spending habits, it may be easier to see how some small changes could make a big difference at the end of each month.

INCOME	AMOUNT	FREQUENCY (select one)
Type		
Gross Income (Wages, Tips, etc.)		
Take Home Pay (after tax)		
Bonuses, Gifts		
Investment Income		
Other Income		

EXPENSES	BUDGETED AMT	FREQUENCY (select one)
Home Property Household		
Mortgage Payment and/or Rent		
Homeowner/Renter's Insurance (if not included in mortgage)		
Property Taxes (if not included in mortgage)		
Homeowners Association Dues		
Home Maintenance and/or Repairs		
Cleaning Services and/or Supplies		
Landscaping Services		
Pool Maintenance, etc. (Other Services)		
Furnishings, Appliances		

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EXPENSES	BUDGETED AMT	FREQUENCY (select one)
Bills Utilities		
Oil and/or Natural Gas		
Electric		
Water and/or Sewage		
Telephone (Land Line)		
Cellular / Mobile Phone(s)		
Internet and/or Cable		
Newspaper / Magazines		
Pets		
Food, Litter, Other Expenses		
Care (Grooming, Veterinarian, Boarding)		
Insurance		
Medical		
Dental		
Vision		
Other Personal		
Auto		
Car Payment(s)		
Insurance		
Maintenance / Repairs		
Fuel (Gasoline) Expenses		
Other Transportation (Tolls, Fares, etc.)		
Kids		
Childcare / Babysitting		
Tuition or School Fees		
Lessons / Clubs (Fees or Dues)		
Child Support		
Allowances		

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EXPENSES	BUDGETED AMT	FREQUENCY (select one)
Food Dining		
Groceries		
Lunches (work / school plans)		
Dining Out		
Drinks and Snacks (Coffees, etc.)		
Entertainment Extracurricular		
Movies, Plays, DVDs, Netflix		
Hobbies (Classes, Team Dues, etc.)		
Books / Games / etc.		
Activities (Outings, Theme Parks, Bowling, etc.)		
Other Dues/Fees (Country Club, etc.)		
Personal Care		
Toiletries		
Clothing, Shoes		
Grooming (Hair, Makeup , etc.)		
Health Club / Gym		
Other/Misc		
Gifts Donations		
Birthday, Anniversary, Wedding, Christmas, etc.		
Charity		
Church Tithing		
Other		
Extended Family		
Elderly Care (Housing Fees, etc.)		
Alimony		
Debt		
Credit Card Bills		
Student Loans		
Other Loans		

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EXPENSES	BUDGETED AMT	FREQUENCY (select one)
Retirement Savings		
401(k) Contributions		
IRA Contributions		
Stocks / Bonds		
Mutual Funds		
General Savings		
Vacation Savings and/or Vacation		
College Fund(s)		
Emergency Fund(s)		
Taxes Withholdings		
Federal Income Tax		
State Income Tax		
Medicare		
Social Security		
Other		