

## 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			
<b>Total Take Home Income</b>		<b>\$0</b>	<b>\$0</b>

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

Monthly Living Expenses	BUDGET	ACTUAL
<b>Charities</b>		
Church (10% Tithe on gross or net)		
Other Expenses		
Other Expenses		
<b>Household</b>		
Clothing Maintenance (Laundry/Dry cleaning)		
Clothing Purchases		
Food (Groceries)		
Household items (Cleaners, TP, Kleenex)		
Gifts (Birthday's, Graduations, Christmas)		
Other Expenses		
<b>Insurance/Fees</b>		
Homeowners/ Renters Insurance		
Life and Disability Insurance		
Health and Dental Insurance		
Other Expenses		
<b>Transportation</b>		
Auto Gas		
Auto Insurance		
Auto Maintenance (Oil change, Tires, tune-ups)		
Annual Fees		
Other Expenses		
<b>Utilities</b>		
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		
<b>Other</b>		
Homeowner/Condo fees		
Memberships (Health club etc.)		
Personal Care (Grooming)		
Prescriptions		
Subscriptions		
Other Expense		
Other Expense		
<b>Total Monthly Living Expenses</b>		<b>\$0</b>

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

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

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

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



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