

## BUDGET WORKSHEET

CATEGORY	BALANCE OWED	MONTHLY AMOUNT
<b>EXPENSES</b>		
<b>HOME:</b>		
Mortgage or Rent		
Homeowners/Renters Insurance		
Property Taxes		
Home Repairs/Maintenance/HOA Dues		
Home Improvements		
<b>UTILITIES:</b>		
Electricity		
Water and Sewer		
Natural Gas or Oil		
Telephone (Land Line, Cell)		
<b>FOOD:</b>		
Groceries		
Eating Out/Lunches/Snacks		
<b>HEALTH &amp; MEDICAL:</b>		
Insurance (medical, dental, vision)		
Fitness		
<b>TRANSPORTATION:</b>		
Car payments		
Gasoline/Oil		
Auto Repairs/Maintenance/Fees		
Auto Insurance		
<b>DEBT PAYMENTS:</b>		
Credit Cards		
Other Loans		
<b>ENTERTAINMENT/RECREATION:</b>		
Cable / TV / Videos/Movies		
Computer Expense		
Hobbies		
Subscriptions and Dues		
Vacations		
<b>PETS:</b>		
Food		
Grooming, Boarding, Vet		
<b>INVESTMENTS AND SAVINGS CONTRIBUTIONS:</b>		
401k or IRA		
Stocks/Bonds/Mutual Funds		
Savings		
<b>MISCELLANEOUS:</b>		
Clothing		
Toiletries, Household Products		
Gifts/Donations		
Grooming (Hair, Make-up, Other)		
Miscellaneous Expense		
Surplus/Shortage (Spendable income minus expenses & investments)		

<b>INCOME</b>		
Wages and Bonuses		
Interest Income		
Investment Income		
Social Security Income		
Miscellaneous Income		
Income Subtotal		
<b>INCOME TAXES WITHHELD</b>		
Federal Income Tax		
State and Local Income Tax		
Social Security/Medicare Tax		
Income Taxes Subtotal		
Spendable Income		