## **BUDGET WORKSHEET**

Rent/mortgage \$ 2nd Mortgage \$ HOA (association dues) \$ Property taxes \$ Homeowner/renter's insurance \$ Gas/electric (average) \$ Water/sewer/garbage \$ Telephone \$ Groceries \$ Household items \$ Health/life insurance \$ Prescriptions/doctor visits \$ Daycare/babysitting \$ Alimony/child support \$ Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$ Pool/hot tub service \$	Monthly Expenses	
HOA (association dues)  Property taxes  Homeowner/renter's insurance  Gas/electric (average)  Water/sewer/garbage  Telephone  Groceries  Household items  Health/life insurance  Prescriptions/doctor visits  Daycare/babysitting  Alimony/child support  Tuition/lessons  Student loans  Taxes (monthly repayment)  Union dues  Storage fees  Beauty/barber  Movies/video rentals  Internet access  Cable/satellite  Dining out  Sports/hobbies/clubs  Gym  Vacations/travel  Books/music/dvds  Clothing purchases  Laundry/dry cleaning  Home maintenance  \$	Rent/mortgage	\$
Property taxes \$ Homeowner/renter's insurance \$ Gas/electric (average) \$ Water/sewer/garbage \$ Telephone \$ Groceries \$ Household items \$ Health/life insurance \$ Prescriptions/doctor visits \$ Daycare/babysitting \$ Alimony/child support \$ Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	2nd Mortgage	\$
Homeowner/renter's insurance  Gas/electric (average) \$ Water/sewer/garbage \$ Telephone \$ Groceries \$ Household items \$ Health/life insurance \$ Prescriptions/doctor visits \$ Daycare/babysitting \$ Alimony/child support \$ Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	HOA (association dues)	\$
ance Gas/electric (average) \$ Water/sewer/garbage \$ Telephone \$ Groceries \$ Household items \$ Health/life insurance \$ Prescriptions/doctor visits \$ Daycare/babysitting \$ Alimony/child support \$ Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Property taxes	\$
Water/sewer/garbage \$ Telephone \$ Groceries \$ Household items \$ Health/life insurance \$ Prescriptions/doctor visits \$ Daycare/babysitting \$ Alimony/child support \$ Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$		\$
Telephone Groceries \$ Groceries \$ Household items \$ Health/life insurance \$ Prescriptions/doctor visits \$ Daycare/babysitting \$ Alimony/child support \$ Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Gas/electric (average)	\$
Groceries \$ Household items \$ Health/life insurance \$ Prescriptions/doctor visits \$ Daycare/babysitting \$ Alimony/child support \$ Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Water/sewer/garbage	\$
Household items \$ Health/life insurance \$ Prescriptions/doctor visits \$ Daycare/babysitting \$ Alimony/child support \$ Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Telephone	\$
Health/life insurance \$ Prescriptions/doctor visits \$ Daycare/babysitting \$ Alimony/child support \$ Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Groceries	\$
Prescriptions/doctor visits \$ Daycare/babysitting \$ Alimony/child support \$ Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Household items	\$
Daycare/babysitting \$ Alimony/child support \$ Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Health/life insurance	\$
Alimony/child support  Tuition/lessons  Student loans  Taxes (monthly repayment)  Union dues  Storage fees  Beauty/barber  Movies/video rentals  Internet access  Cable/satellite  Dining out  Sports/hobbies/clubs  Gym  Vacations/travel  Books/music/dvds  Clothing purchases  Laundry/dry cleaning  Home maintenance  \$	Prescriptions/doctor visits	\$
Tuition/lessons \$ Student loans \$ Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Daycare/babysitting	\$
Student loans  Taxes (monthly repayment) \$  Union dues \$  Storage fees \$  Beauty/barber \$  Movies/video rentals \$  Internet access \$  Cable/satellite \$  Dining out \$  Sports/hobbies/clubs \$  Gym \$  Vacations/travel \$  Books/music/dvds \$  Clothing purchases \$  Laundry/dry cleaning \$  Home maintenance \$	Alimony/child support	\$
Taxes (monthly repayment) \$ Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Tuition/lessons	\$
Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Student loans	\$
Union dues \$ Storage fees \$ Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Taxes (monthly repayment)	\$
Beauty/barber \$ Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$		\$
Movies/video rentals \$ Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Storage fees	\$
Internet access \$ Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Beauty/barber	\$
Cable/satellite \$ Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Movies/video rentals	\$
Dining out \$ Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Internet access	\$
Sports/hobbies/clubs \$ Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Cable/satellite	\$
Gym \$ Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Dining out	\$
Vacations/travel \$ Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Sports/hobbies/clubs	\$
Books/music/dvds \$ Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Gym	\$
Clothing purchases \$ Laundry/dry cleaning \$ Home maintenance \$	Vacations/travel	\$
Laundry/dry cleaning \$ Home maintenance \$	Books/music/dvds	\$
Home maintenance \$	Clothing purchases	\$
	Laundry/dry cleaning	\$
Pool/hot tub service \$	Home maintenance	\$
	Pool/hot tub service	\$
Gardening \$	Gardening	\$
Monitored alarm \$	Monitored alarm	\$
Gifts/cards \$	Gifts/cards	\$
Pet care \$	Pet care	\$
Cell phone/pager \$	Cell phone/pager	\$
Banking fees/postage \$	Banking fees/postage	\$
Cigarettes/alcohol \$	Cigarettes/alcohol	\$

Car payment #1	\$
Car payment #2	\$
Gasoline	\$
Maintenance/repairs	\$
Auto insurance	\$
Auto registration	\$
Tolls/parking/mass transit	\$
Other	\$
TOTAL FOR MONTH	\$

Monthly Income	
Job	\$
Spouse's job	\$
Part-time job	\$
Rental/room & board received	\$
Commissions/bonuses	\$
Tax refunds	\$
Investment income	\$
Government benefits	\$
Unemployment insurance	\$
Child support/alimony	\$
Support from family/ friends	\$
Other	\$
TOTAL FOR MONTH	\$

Net	
Total Income for Month	\$
Total Expenses for Month	-
Over/under	=