

# Budget Worksheet

## Essential Expenses (needs)

CATEGORY	EXPENSE	AVERAGE PER MONTH (How much I really spend)	GOAL PER MONTH (How much I should spend)
Housing	Rent/Mortgage		
	2nd Mortgage/Equity Line		
	Homeowner's/Renter's Insurance		
	Condo Fees/HOA Dues		
	Home Maintenance		
	Landscaping/Pool Maintenance		
	Gas/Electric		
	Water/Sewer/Garbage		
	Internet/Cable/Satellite		
	Phone		
Food	Groceries/Household Items		
	At Work/School		
Insurance (exclude payroll deducted amounts)	Health/Dental/Vision		
	Life/Disability		
Medical Care (exclude payroll deducted amounts)	Doctor		
	Optometrist/Glasses/Contact Lenses		
	Dentist/Orthodontist		
	Prescriptions		
Transportation (exclude payroll deducted amounts)	Vehicle Payment #1		
	Vehicle Payment #2		
	Auto Insurance		
	Registration		
	Gasoline/Oil		
	Maintenance/Repairs		
	Public Transportation/Parking		
Child Care (exclude payroll deducted amounts)	Daycare/School		
	Child Support/Alimony		
Income Taxes	Federal/State Tax Repayment		
	Estimated Tax Payments (Self-Employed)		
Savings	Emergency		
	Goals		
	Retirement		
TOTAL ESSENTIAL EXPENSES			

## Discretionary Expenses (wants)

CATEGORY	EXPENSE	AVERAGE PER MONTH (How much I really spend)	GOAL PER MONTH (How much I should spend)
Personal	Cosmetics /Manicure		
	Clothing /Accessories		
Entertainment	Movies/Concerts/Theater		
	Music		
	Electronics		
	Dining Out		
	Sports/Hobbies		
	Vacation/Travel		
Miscellaneous	Tuition/Lessons		
	Pet Care		
	Holiday/Birthday/Gifts		
	Cigarettes/Alcohol		
	Charity/Religious Contributions		
	Other		
	Other		
TOTAL DISCRETIONARY EXPENSES			

Net Monthly Income (After-taxes)	SOURCE	YOURS	SPOUSE/PARTNER
	Job/Self-employment		
	Retirement/Pension		
	Other		
	TOTAL MONTHLY INCOME		

**Unsecured Debt** List all debts except auto loans and mortgages.

CREDITOR NAME	INTEREST RATE	MONTHLY PAYMENT	BALANCE
1			
2			
3			
4			
5			

## Bottom Line

MONTHLY NET INCOME	MINUS	TOTAL ESSENTIAL EXPENSES	MINUS	TOTAL DISCRETIONARY EXPENSES	MINUS	TOTAL DEBT PAYMENT	EQUALS	BALANCE
	-		-		-		=	