Create Your Household Budget

Budget Tool Sheet: Place your Monthly income net (after taxes) from all sources. Do not include your tax returns or infrequent income. It can become a great habit to use tax returns and any unexpected income to pay off credit card debt or move to savings.

Income Source	You	Your Spouse
Job		
Part-time job		
Rental/room & board received		
Commissions/Bonuses		
Investment income		
Government benefits		
Unemployment insurance		
Child support/alimony		
Support from family/friends		
Other		
Other		
Total Monthly Income		



Create Your Household Budget

Monthly Expenses: Some items fluctuate at times like groceries. Just average the amount.

Category	Expense	Average Month	Goal Per Month
HOUSING	Rent/Mortgage		
	2nd Mortgage/Equity Line		
	Homeowner's/Renter's Ins		
	Condo Fees/HOA Dues		
	Home Maintenance		
	Gas/Electric		
	Water/Sewer/Garbage		
	Groceries/Household Items		
	At Work/School		
INSURANCE	Health/Dental/Vision		
	Life/Disability		
MEDICAL CARE (Exclude payroll deducted amount)	Doctor/Chiropractor		
	Optometrist/Lenses		
	Dentist/Orthodontist		
	Prescription		
TRANSPORTATION (Exclude payroll deducted amount)	Car Payment #1		
	Car Payment #2		
	Auto Insurance		
	Registration		
	Gasoline/Oil		
	Maintenance/Repair		
	Public Transportation/Tolls/Parking		
	Day Care		
CHILD CARE	Child Support/Alimony		



Create Your Household Budget (Continued)

Monthly Expenses: Some items fluctuate at times like groceries. Just average the amount.

SAVINGS Emergency NCOME TAXES Prior Year Estimated Tax Payment self-employed Image: Second Secon	onthly Goal
Goals Image: Second Secon	
Estimated Tax Payment self-employed	
Estimated Tax Payment self-employed	
UNSECURED DEBT Credit Card#1 Credit Card#1 Credit Card#2 Beauty/Barber Cothing/Jewelry Cosmetics/Manicure Cobmetics/Manicure Cable/Satellite Movies/Concert/Theater Books/Magazines CD/Tapes/Videos/DVD Dining Out Sports/Hobbies Vacation/Travel Banking Fees Laundry Union Dues Internet Service Cable Pet Care Giftsfor Holidays/Birthday Cell Phone Postage Cigarettes/Alcohol Church/Charity Other Total Monthly Expenses Core Cable Cor	
Credit Card #1	
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ENTERTAINMENT Network	
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Dining Out	
Sports/Hobbies	
Vacation/Travel Image: Second Sec	
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Cable	
Pet Care	
Gifts for Holidays/Birthday	
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Cell Phone Postage Cigarettes/Alcohol Church/Charity Other	
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Other Total Monthly Expenses	
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