

## 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		
<b>Total Monthly Income</b>		



## Create Your Household Budget

*(Continued)*

**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		
CHILD CARE	Day Care		
	Child Support/Alimony		



## Create Your Household Budget

(Continued)

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

CATEGORY	EXPENSE	AVERAGE MONTH	Monthly Goal
SAVINGS	Emergency		
	Goals		
INCOME TAXES	Prior Year		
	Estimated Tax Payment self-employed)		
UNSECURED DEBT	Loan Payment		
	Credit Card #1		
	Credit Card #2		
PERSONAL	Beauty/Barber		
	Clothing/Jewelry		
	Cosmetics/Manicure		
ENTERTAINMENT	Cable/Satellite		
	Movies/Concert/Theater		
	Books/Magazines		
	CD/Tapes/Videos/DVD		
	Dining Out		
	Sports/Hobbies		
	Vacation/Travel		
MISCELLANEOUS	Banking Fees		
	Laundry		
	Union Dues		
	Internet Service		
	Cable		
	Pet Care		
	Gifts for Holidays/Birthday		
	Cell Phone		
	Postage		
	Cigarettes/Alcohol		
	Church/Charity		
	Other		
<b>Total Monthly Expenses</b>			
<b>Total Monthly Income</b>	<b>Total Monthly Expenses</b>	<b>Balance</b>	
	-	=	

