

# Budget Worksheet

## Estimated Monthly Expenses\*

### Housing (should be no more than 35% of your monthly net income)

Rent/Mortgage	=	\$
Telephone	=	\$
Utilities (gas, electric, water, etc.)	=	\$
Maintenance & Repair (lawn care, pest control, water softener, trash pick-up, etc.)	=	\$
Furnishing (include average expense, or installment loan payments)	=	\$
Improvements (landscaping, roof, paint, appliances - include installment loans)	=	\$
Household Help (maid service)	=	\$
Cell Phone	=	\$
Internet	=	\$
Cable TV	=	\$
Other (homeowner's insurance, association fees, security, etc.)	=	\$

### Family

Food & Grocery (health and beauty products, cleaning and paper products)	=	\$
Clothing	=	\$
Medical & Dental (not covered by insurance, including prescriptions)	=	\$
Laundry & Dry Cleaning	=	\$
Child Care	=	\$
Education Expenses (tuition, school lunch, supplies)	=	\$
Pet Care (food, supplies, boarding, vet visits)	=	\$
Hair Care (cuts, color, etc)	=	\$
Salon Services (manicure, pedicure, waxing, massage, etc.)	=	\$
Other (alimony, child support, insurance, legal expenses, etc.)	=	\$

### Transportation (should be no more than 20% of your monthly net income)

Car Payment(s)	=	\$
Car Insurance	=	\$
Gas & Oil	=	\$
Maintenance & Repair	=	\$
Other (leases, licensing & registration, public transportation, etc.)	=	\$

### Giving

Charitable (church, charities, raffles, fund-raisers)	=	\$
Non-Charitable (holidays, birthdays, anniversaries)	=	\$

### Leisure

Vacations	=	\$
Hobbies (club memberships, racing, crafts, collectibles, etc.)	=	\$
Entertainment (restaurants, fast food, movies, sporting events, parties, etc.)	=	\$
Maintenance & Repair	=	\$
Other (newspaper, magazines, online subscriptions, cigarettes, alcohol, etc.)	=	\$

### Additional Debts in your Fast Pay Plan

Credit Card(s)	=	\$
Student Loan(s)	=	\$
Home Equity Line of Credit/Loan	=	\$
Additional Debt(s)	=	\$

### TOTAL MONTHLY EXPENSES

\$

*\*In some cases it may be easier to calculate an annual expense and convert to a monthly amount*