

Budget Worksheet

Monthly Income

Contract Salary (net) \$ _____
Spouse Salary (net) _____
Other Income (net) _____

Total Income

\$ _____

Monthly Expenses

Home

Mortgage/Rent \$ _____
Homeowners/Renters Insurance _____
Property Taxes _____
Home Repairs/Maintenance/HOA Dues _____
Home Improvements _____

Subtotal

\$ _____

Utilities

Electricity \$ _____
Water and Sewer _____
Natural Gas or Oil _____
Telephone (land line and/or cell phone) _____

Subtotal

\$ _____

Food

Groceries \$ _____
Eating Out, Lunches, Snacks _____

Subtotal

\$ _____

Health and Medical

Insurance (medical, dental, vision) \$ _____
Out-of-Pocket Medical Expenses _____

Subtotal

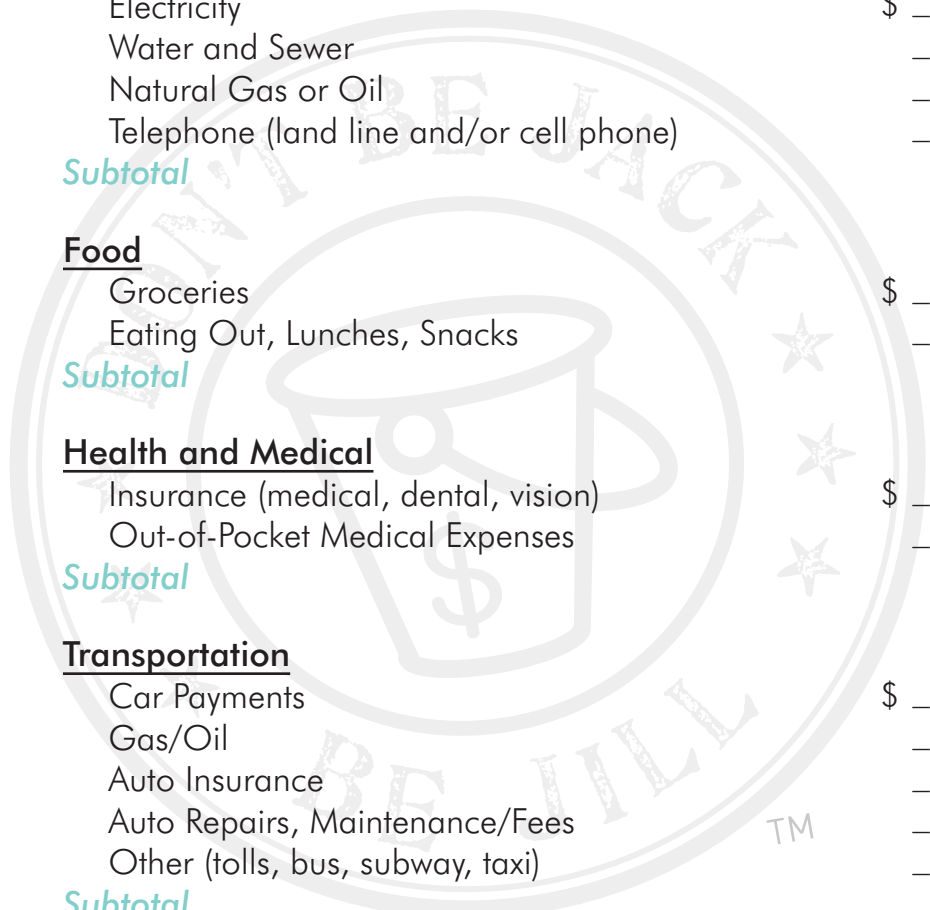
\$ _____

Transportation

Car Payments \$ _____
Gas/Oil _____
Auto Insurance _____
Auto Repairs, Maintenance/Fees _____
Other (tolls, bus, subway, taxi) _____

Subtotal

\$ _____



Entertainment

Cable TV/Videos/Movies	\$ _____	
Computer Expense	_____	
Hobbies	_____	
Subscriptions and Dues	_____	
Theatre/Concerts/Sporting Events	_____	
Vacations/Travel	_____	

Subtotal \$ _____

Pets

Food	\$ _____	
Grooming, Boarding, Vet	_____	

Subtotal \$ _____

Clothing

Purchases	\$ _____	
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Subtotal \$ _____

Miscellaneous

Toiletries/Household Products	\$ _____	
Gifts (holidays, birthdays, other)	_____	
Donations (church, charities)	_____	
Grooming (hair, make-up, other)	_____	
Life Insurance	_____	
Long-Term Care Insurance	_____	
Miscellaneous Expense	_____	

Subtotal \$ _____

Total Expenses

\$ _____

Income minus Expenses

(Surplus or deficit)

\$ _____

