# Budget Worksheet

**Monthly Expenses**

**Monthly Bills**
- Mortgage / Rent: $ _____________
- Electric: $ _____________
- Gas / Fuel Oil: $ _____________
- Water / Sewer / Trash: $ _____________
- Cell Phone: $ _____________
- Cable TV / Internet / Home Phone: $ _____________
- Car Payment: $ _____________
- Child Care / Alimony: $ _____________
- Medical (Minimum Payment): $ _____________
- Credit Cards (Minimum Payment): $ _____________
- Student Loans (Minimum Payment): $ _____________
- Other Loans (Minimum Payment): $ _____________
- Other: $ _____________

**Regular Expenses**
- Fuel: $ _____________
- Groceries: $ _____________
- Restaurants: $ _____________
- Personal Care: $ _____________
- Pet Care: $ _____________
- Spending Money (Clothing, fun, etc): $ _____________
- Other: $ _____________

**Reoccurring Expenses**
- Home Owners / Renters Insurance: $ _____________
- Car Insurance: $ _____________
- Medical Insurance: $ _____________
- Life Insurance: $ _____________
- Vet Expenses: $ _____________
- Home Repairs / Maintenance: $ _____________
- Car Repairs: $ _____________
- Real Estate Taxes: $ _____________
- Car Taxes: $ _____________
- Legal: $ _____________
- Gifts (Birthday, Christmas, etc.): $ _____________
- Church tithes / Donations: $ _____________
- Other: $ _____________

**Monthly Savings Goals**
- Emergency Fund: $ _____________
- Car Fund: $ _____________
- Retirement: $ _____________
- Vacation: $ _____________
- Acct. Overdraft Protection Buffer: $ _____________
- Other: $ _____________

**Monthly Income**
- Your Salary: $ _____________
- Spouse or Partner’s Salary: $ _____________
- Social Security: $ _____________
- Disability: $ _____________
- Additional Income: $ _____________

**Monthly Standing**
- Monthly Income Total: $ _____________
- Monthly Expenses Total: $ _____________
- Monthly Account Excess: $ _____________
# Debt Worksheet

<table>
<thead>
<tr>
<th>Type of Debt</th>
<th>Balance</th>
<th>Monthly Payment</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Mortgage</td>
<td>$___________</td>
<td>$___________</td>
<td>___________%</td>
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<tr>
<td>Second Mortgage</td>
<td>$___________</td>
<td>$___________</td>
<td>___________%</td>
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<tr>
<td>Home Equity Line of Credit</td>
<td>$___________</td>
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<tr>
<td>Car Loan</td>
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<tr>
<td>Boat Loan</td>
<td>$___________</td>
<td>$___________</td>
<td>___________%</td>
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<tr>
<td>Cash Advance / Payday Loan</td>
<td>$___________</td>
<td>$___________</td>
<td>___________%</td>
</tr>
<tr>
<td>Medical Bills</td>
<td>$___________</td>
<td>$___________</td>
<td>___________%</td>
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<tr>
<td>Student Loan #1</td>
<td>$___________</td>
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<tr>
<td>Student Loan #2</td>
<td>$___________</td>
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<tr>
<td>Credit Card #1</td>
<td>$___________</td>
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<tr>
<td>Credit Card #2</td>
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<tr>
<td>Total</td>
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</tbody>
</table>
