

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

Type of Debt	Balance	Monthly Payment	Interest Rate
Home Mortgage	\$ _____	\$ _____	_____ %
Second Mortgage	\$ _____	\$ _____	_____ %
Home Equity Line of Credit	\$ _____	\$ _____	_____ %
Car Loan	\$ _____	\$ _____	_____ %
Boat Loan	\$ _____	\$ _____	_____ %
Cash Advance / Payday Loan	\$ _____	\$ _____	_____ %
Medical Bills	\$ _____	\$ _____	_____ %
Student Loan #1	\$ _____	\$ _____	_____ %
Student Loan #2	\$ _____	\$ _____	_____ %
Credit Card #1	\$ _____	\$ _____	_____ %
Credit Card #2	\$ _____	\$ _____	_____ %
Other	\$ _____	\$ _____	_____ %
Other	\$ _____	\$ _____	_____ %
Other	\$ _____	\$ _____	_____ %
Other	\$ _____	\$ _____	_____ %
Other	\$ _____	\$ _____	_____ %
Other	\$ _____	\$ _____	_____ %
Other	\$ _____	\$ _____	_____ %
Other	\$ _____	\$ _____	_____ %
Other	\$ _____	\$ _____	_____ %
Total	\$ _____	\$ _____	