

Budgeting Worksheet

TABLE 1:

<i>Monthly Income</i>	<i>Current Income (\$)</i>	<i>Revised Income (\$)</i>
Your take home pay		
Your spouse/partner's take home pay	+	+
Alimony	+	+
Child Support	+	+
Other Income (identify)	+	+
Total Monthly Income	= \$ _____	

TABLE 2:

<i>Fixed Monthly Expenses</i>	<i>Current Expenses (\$)</i>	<i>Revised Expenses (\$)</i>
Mortgage		
Rent	+	+
Car loan/lease payment	+	+
Home equity loan	+	+
Other loans	+	+
Credit cards	+	+
Child care	+	+
After school & extra-curricular activities	+	+
Children's allowances	+	+
Child support	+	+
Alimony	+	+
Dues	+	+
Insurance	+	+
Home owner/renter	+	+
Car	+	+
Health	+	+
Life	+	+
Disability and other insurances	+	+
Other fixed expenses	+	+
Total Fixed Monthly Expenses	= \$ _____	= \$ _____

TABLE 3:

<i>Variable Monthly Expenses</i>	<i>Current Expenses (\$)</i>	<i>Revised Expenses (\$)</i>
Electricity and water		
Gas/oil	+	+
Gasoline for car	+	+
Parking	+	+
Tolls	+	+
Public Transportation	+	+
Groceries	+	+
Alcohol	+	+
Cigarettes	+	+

Cleaning Supplies	+	+
Toiletries	+	+
Hair cuts and other personal care	+	+
Home telephone service	+	+
Cell phone	+	+
Cable/satellite TV	+	+
Internet service	+	+
Out-of-pocket medical expenses	+	+
Contact lenses/eye care	+	+
Home repairs and maintenance	+	+
Clothes	+	+
Dry cleaning	+	+
Entertainment	+	+
Video rental	+	+
Movies	+	+
Concerts	+	+
Sporting activities/events	+	+
Dining out	+	+
Other	+	+
Books, magazines, & newspapers	+	+
Allowances (misc. family funds)	+	+
Gifts	+	+
Charitable donations	+	+
Other variable expenses	+	+
Total Variable Monthly Expenses	+ \$ _____	= \$ _____

TABLE 4:

<i>Periodic Monthly Expenses</i>	<i>Current Expenses (\$)</i>	<i>Revised Expenses (\$)</i>
Property Taxes		
Tuition/textbooks/club dues	+	+
Professional affiliation dues/fees	+	+
Auto registration and license	+	+
Other periodic expenses	+	+
Total Periodic Monthly Expenses	= \$ _____	= \$ _____

TABLE 5:

<i>Total Expenses</i>	<i>Current Expenses (\$)</i>	<i>Revised Expenses (\$)</i>
Total Fixed Monthly Expenses <i>Total from Table 2</i>		
Total Variable Monthly Expenses <i>Total from Table 3</i>	+	+
Total Periodic Monthly Expenses <i>Total from Table 4</i>	+	+
Total Expenses	= \$ _____	= \$ _____

TABLE 6:

<i>Total Monthly Contributions</i>	<i>Current Contributions (\$)</i>	<i>Revised Contributions (\$)</i>
Savings Account		
Retirement Plan	+	+
Investments (stocks, mutual funds)	+	+
Total Contributions	= \$ _____	= \$ _____

TABLE 7:

<i>Total Monthly Expenses & Contributions</i>	<i>Current (\$)</i>	<i>Revised (\$)</i>
Total Expenses <i>Total from Table 5</i>		
Total Contributions <i>Total from Table 6</i>	+	+
Total Expenses & Contributions	= \$ _____	= \$ _____

TABLE 8

<i>Total Net Monthly Surplus or Deficit</i>	<i>Current (\$)</i>	<i>Revised (\$)</i>
Total Monthly Income <i>Total from Table 1</i>		
Total Monthly Expenses & Contributions <i>Total from Table 7</i>	-	-
Total Net Monthly Surplus or Deficit	= \$ _____	= \$ _____