

Name: \_\_\_\_\_

# MONTHLY BUDGET WORKSHEET

Spouse's Name: \_\_\_\_\_

## MONTHLY BILLS / EXPENSES

Mortgage / Monthly Rent \$ \_\_\_\_\_  
Second Mortgage(s) \$ \_\_\_\_\_  
Home Maintenance and Repairs \$ \_\_\_\_\_ **Subtotal:** \$ \_\_\_\_\_  
(Estimate @ 3% of Home Value / 12 Months)

Federal Tax Payments \$ \_\_\_\_\_  
State / County Tax Payments \$ \_\_\_\_\_ Included in Mortgage Yes \_\_\_ No \_\_\_  
Local Tax Payments \$ \_\_\_\_\_ Included in Mortgage Yes \_\_\_ No \_\_\_  
Home Owners Insurance \$ \_\_\_\_\_ Included in Mortgage Yes \_\_\_ No \_\_\_  
Mortgage Insurance \$ \_\_\_\_\_ Included in Mortgage Yes \_\_\_ No \_\_\_  
**Subtotal:** \$ \_\_\_\_\_

Food / Groceries \$ \_\_\_\_\_  
Clothing Expenses \$ \_\_\_\_\_ **Subtotal:** \$ \_\_\_\_\_

Life Insurance Premium(s) \$ \_\_\_\_\_  
Medical Insurance and Expenses \$ \_\_\_\_\_  
Dental Expenses \$ \_\_\_\_\_  
Eye Care Expenses \$ \_\_\_\_\_ **Subtotal:** \$ \_\_\_\_\_

Car Payments \$ \_\_\_\_\_  
Car Insurance Premium(s) \$ \_\_\_\_\_  
Maintenance / Repairs \$ \_\_\_\_\_  
Monthly Fuel Expenses \$ \_\_\_\_\_ **Subtotal:** \$ \_\_\_\_\_

Personal Loan Payments	\$ _____	
Education Loan Payments	\$ _____	
Child Support / Alimony	\$ _____	
Child Care / Day Care Expenses	\$ _____	<b>Subtotal: \$ _____</b>

**REVOLVING CREDIT CARD PAYMENTS**

Credit Card Payment (1)	\$ _____	
Credit Card Payment (2)	\$ _____	
Credit Card Payment (3)	\$ _____	
Credit Card Payment (4)	\$ _____	
Credit Card Payment (5)	\$ _____	
Credit Card Payment (6)	\$ _____	
Credit Card Payment (7)	\$ _____	
Credit Card Payment (8)	\$ _____	
Credit Card Payment (9)	\$ _____	
Credit Card Payment (10)	\$ _____	<b>Subtotal: \$ _____</b>

**UTILITIES**

Phone / Communication Services	\$ _____	
Gas / Oil	\$ _____	
Light / Electric	\$ _____	
Cable	\$ _____	
Water and Sewage	\$ _____	<b>Subtotal: \$ _____</b>

**MISCELLANEOUS EXPENSES**

Personal Grooming	\$ _____	
Family Activities	\$ _____	
Lunches/Outside Dining	\$ _____	<b>Subtotal: \$ _____</b>

<b>TOTAL EXPENSES AMOUNT</b>	<b>\$ _____</b>	
------------------------------	-----------------	--

**INCOME RESOURCES**

Net Pay	\$ _____	
Spouse's Net Pay	\$ _____	
Military Pension(s)	\$ _____	
Retirement Pension(s)	\$ _____	
Child Support Payment(s)	\$ _____	
Alimony / Spousal Support Payments	\$ _____	<b>Subtotal: \$ _____</b>

**NET INCOME TO**

<b>EXPENSE VARIANCE:</b>	\$ _____	<b>DEFICIENCY / SURPLUS AMOUNT</b>
		<b>(Net Income Less Total Expenses)</b>