

Budget

Income

Total Monthly take home pay:		

Category	Item	
Housing	Mortgage or Rent	
	Mortgage 2nd	
	Real-Estate Taxes	
	Homeowners or Rental Ins.	
	Flood or umbrella Ins.	
	HOA Fees	
	Lawn Service	
	Snow Removal	
	Maintenance	
	Repairs	
	Cleaning Service	
	Security systems	
	Other	
	Other	
	Total Housing	

Utilities	Electricity		
	Gas		
	Water		
	Sewer		
	Phone 1		
	Phone 2		
	Trash		
	Internet/ Cable		
	Other		
	Total Utilities		

Food	Groceries	
	Dinner Out	
	Lunches	
	Coffee/Breakfast	
	Snacks	
	Total Food	

Car / Transport	Car 1 Payment		
	Car 2 Payment		
	Fuel		
	Tolls / Parking		
	Maintenance		
	Car Wash		
	Repairs		
	Car Insurance		
	Registration		
	Inspection		
	Public Transportation		
	Total Car		

Insurance / Medical	Life Insurance	
	Health Insurance	
	Disability Insurance	
	Doctors	
	Dentists	
	Eye Care	
	Prescriptions	
	Over-the-Counter Items	
	Health Club	
	Exercise Classes	
	Total Insurance	

Savings

Emergency Fund	
Retirement Fund	
College Fund	
New Car Fund	
New Furniture Fund	
Other Fund	
Total Savings	

Family / Children / Pets

Tithe or donations	
Child Care	
Baby Sitters	
Allowances	
School Supplies	
Child Support	
Alimony	
Pet Food	
Pet Supplies	
Pet Medical	
Total Family	

Personal Care

Cosmetics	
Hair Care	
Continuing Education	
Subscriptions	
Gifts	
Major Holidays	
Miscellaneous	
Personal Fun Money	
Total Personal Care	

Clothes

Adults	
Children	
Dry Clean / Alter	
Total Clothes	

Recreation

Entertaining	
Parties	
Evening Out	
Movies	
Fun Parks	
Family Days	
Vacations	
Recreation Fun Money	
Other	
Other	
Total Recreation	

Debts

Credit Card 1	
Credit Card 2	
Credit Card 3	
Store Card 1	
Store Card 2	
Gas Card 1	
Home Equity Loan	
Personal Loan	
Other Line of Credit	
Student Loan 1	
Student Loan 2	
Other	
Other	
Total Debts	

Other expenses

Other	
Other	
Other	
Other	
Total other	

Total savings	
Total Housing	
Total Utilities	
Total Food	
Total Car	
Total Insurance	
Total Family	
Total Personal Care	
Total Clothes	
Total Recreation	
Total Debts	
Total other	
Total Expenses	

Total take home pay	
Minus Expenses	
Surplus or Deficit	