

Monthly Budgeting Worksheet

Housing Expenses	Current	Proposed
Rent/mortgage	\$	
2nd Mortgage	\$	
HOA (association dues)	\$	
Property taxes	\$	
Homeowner's insurance	\$	
Renter's insurance	\$	
Gas/electric (average)	\$	
Water/sewer/garbage	\$	
Home maintenance	\$	
Monitored alarm	\$	
Gardening	\$	
Pool/hot tub service	\$	

Other Expenses	Current	Proposed
Savings		
Car payment #1	\$	
Car payment #2	\$	
Gasoline	\$	
Maintenance/repairs	\$	
Auto insurance	\$	
Auto registration	\$	
Tolls/parking/mass transit	\$	
Telephone	\$	
Cell phone/pager	\$	
Groceries	\$	
Household items	\$	
Health insurance	\$	
Prescriptions/doctor visits	\$	
Daycare/babysitting	\$	
Alimony/child support	\$	
Tuition/lessons	\$	
Student loans	\$	
Taxes (monthly repayment)	\$	
Life insurance	\$	
Union dues	\$	
Beauty/barber	\$	
Movies/video rentals	\$	
Internet access	\$	
Cable/satellite	\$	
Dining out	\$	
Vacations/travel	\$	
Laundry/dry cleaning	\$	
Storage fees	\$	

Other Expenses	Current	Proposed
Books/music/dvds	\$	
Clothing purchases	\$	
Gifts/cards	\$	
Pet care	\$	
Banking fees/postage	\$	
Cigarettes/alcohol	\$	
Religious	\$	
Charity	\$	
Sports/hobbies/clubs	\$	
Gym	\$	
Other	\$	
Other	\$	
Other	\$	
Other	\$	
Other	\$	
Other	\$	
Other	\$	
Other	\$	
Other	\$	
Other	\$	
TOTAL FOR MONTH	\$	

Income	Current	Proposed
Job	\$	
Spouse's job	\$	
Part-time job	\$	
Rental/room & board received	\$	
Commissions/bonuses	\$	
Tax refunds	\$	
Investment income	\$	
Government benefits	\$	
Unemployment insurance	\$	
Child support/alimony	\$	
Support from family/friends	\$	
Other	\$	
TOTAL FOR MONTH	\$	

NET	Current	Proposed
Total Income for Month	\$	
Total Expenses for Month	-	
Over/under	=	