

## BUDGET WORKSHEET

NOTE: the numbers on this first page are automatically added up from the detail pages below.

NOTE: so don't manually change the numbers on the first page, let the computer do it for you.

NOTE: You only need to add numbers to the detail pages below.

NOTE: Example numbers have been provided, don't delete them. When you fill in the detail sections below, the values in the monthly and annual actual columns will be filled in for you, automatically.

NOTE: To handle bills that only come every 6 months, i.e. car insurance bill,  
simply divide the bill by the number of months

So, if the car insurance bill is \$480 every six months, divide 480/6 to get a monthly figure of \$80.

	<u>MONTHLY</u>	<u>ANNUAL</u>
Pretax Household Income	\$7,000.00	\$84,000.00
Total Household Income After Tax	\$5,835.00	\$70,020.00
<b><u>Housing Expenses</u></b>		
1. Rent or Mortgage	\$1,250.00	\$15,000.00
2. Improvements, Maintenance	\$0.00	\$0.00
3. Utilities (power, water garbage, phone, cable, etc.)	\$197.00	\$2,364.00
4. Services (housekeeper, gardener)	\$1,013.00	\$12,156.00
5. Property Taxes	\$250.00	\$3,000.00
6. Other (Condo/Homeowners fee, insurance)	\$25.00	\$300.00
subtotal	\$2,735.00	\$32,820.00
<b><u>Food</u></b>		
7. Groceries	\$400.00	\$4,800.00
8. Dining Out (coffee, snacks, etc.)	\$100.00	\$1,200.00
subtotal	\$500.00	\$6,000.00
<b><u>Transportation</u></b>		
9. Auto Loan	\$600.00	\$7,200.00
10. Gas & Oil	\$65.00	\$780.00
11. Auto Insurance	\$80.00	\$960.00
12. Repairs, Maintenance	\$100.00	\$1,200.00
13. Parking, Tolls, Mass Transit	\$25.00	\$300.00
14. DMV Registration	\$3.25	\$39.00
subtotal	\$873.25	\$10,479.00
<b><u>Personal Expenses</u></b>		
15. Personal Items, clothing	\$250.00	\$3,000.00
16. Personal Care	\$0.00	\$0.00
17. Pets / Vet bills	\$0.00	\$0.00
18. Recreation, Entertainment	\$250.00	\$3,000.00
19. Gifts (not charitable donations)	\$0.00	\$0.00
20. Charitable Donations	\$20.00	\$240.00
21. Books, Subscriptions, Hobby Expenses	\$0.00	\$0.00
22. Childcare	\$0.00	\$0.00
23. Travel & Vacation	\$0.00	\$0.00
24. Life & Disability Insurance Premiums	\$0.00	\$0.00
25. Other	\$0.00	\$0.00
subtotal	\$520.00	\$6,240.00
<b><u>Medical Expenses</u></b>		
26. Medical & Dental Insurance	\$0.00	\$0.00
27. Out of Pocket Med/Dent, Eyes, Chiropractor	\$0.00	\$0.00
28. Prescriptions	\$0.00	\$0.00
subtotal	\$0.00	\$0.00
<b>TOTAL</b>	<b>\$4,628.25</b>	<b>\$55,539.00</b>
Difference Between Income and Expenses:	<b>\$1,206.75</b>	<b>\$14,481.00</b>
A positive number means you are over budget		
A negative number means you are under budget		

Some Example Values  
 have been filled in for you to see.  
 Delete them and add your own info.

Who?	DATE Due	\$Amount	ITEM				
<b><u>Housing Expenses</u></b>							
<b>1. Rent or Mortgage</b>							
Both	2-Jan-05	\$1,250.00	Rent				
Both	2-Jan-05						
Total		\$1,250.00					
<b>2. Improvements, Maintenance</b>							
Husband	5-Jan-05						
Wife	5-Jan-05						
Total		\$0.00					
<b>3. Utilities (power, water garbage, phone, cable, etc.)</b>							
Both	5-Jan-05	\$52.00	cell phone				
		\$52.00	cell phone				
Both		\$48.00	cable				
Both		\$45.00	Hi speed internet				
Total		\$197.00					
<b>4. Credit Cards</b>							
		\$596.00	Visa	Owe \$35k			
Husband		\$93.00	College	Owe \$20k			
		\$54.00	Federal Tax				
		\$100.00	Bank America	Owe \$9k			
		\$170.00	Visa 2	Owe \$2k			
Total		\$1,013.00					
<b>5. Property Taxes</b>							
Both	5-Sep-05	\$250.00	School Tax				
Total		\$250.00					
<b>6. Other (Condo/Homeowners fee, insurance)</b>							
		\$25.00		\$150 every six months			
Total		\$25.00					
<b><u>Food</u></b>							
<b>7. Groceries</b>							
Wife	2-Jan-05	\$400.00					
Total		\$400.00					

Who?	DATE Due	\$Amount	ITEM				
<b>8. Dining Out (coffee, snacks, etc.)</b>							
Both	3-Jan-05	\$100.00	Applebees				
Total		\$100.00					
<b>Transportation</b>							
<b>9. Auto Loan</b>							
Husband		\$350.00	lease	June 2008 done	Payoff 14k		
Wife		\$250.00	lease	Dec 2006 done	Payoff 10K		
Total		\$600.00					
<b>10. Gas &amp; Oil</b>							
Wife	5-Jan-05	\$15.00	Gas				
Husband	2-Jan-05	\$50.00	Gas				
Total		\$65.00					
<b>11. Auto Insurance</b>							
		\$80.00		\$480 every 6 months			
Total		\$80.00					
<b>12. Repairs, Maintenance</b>							
Husband		50		Allowance for repairs			
Wife		\$50.00					
Total		\$100.00					
<b>13. Parking, Tolls, Mass Transit</b>							
		\$25.00					
Total		\$25.00					
<b>14. DMV Registration</b>							
		\$3.25		\$39/year			
Total		\$3.25					
<b>Personal Expenses</b>							
<b>15. Personal Items, clothing</b>							
		\$250.00					
Total		\$250.00					

<b>Who?</b>	<b>DATE Due</b>	<b>\$Amount</b>	<b>ITEM</b>				
<b>16. Personal Care</b>							
<b>Total</b>		<b>\$0.00</b>					
<b>17. Pets / Vet bills</b>							
<b>Total</b>		<b>\$0.00</b>					
<b>18. Recreation, Entertainment</b>							
		\$250.00					
<b>Total</b>		<b>\$250.00</b>					
<b>19. Gifts (not charitable donations)</b>							
<b>Total</b>		<b>\$0.00</b>					
<b>20. Charitable Donations</b>							
		\$20.00					
<b>Total</b>		<b>\$20.00</b>					
<b>21. Books, Subscriptions, Hobby Expenses</b>							
<b>Total</b>		<b>\$0.00</b>					
<b>22. Childcare</b>							
<b>Total</b>		<b>\$0.00</b>					
<b>23. Travel &amp; Vacation</b>							
<b>Total</b>		<b>\$0.00</b>					
<b>24. Life &amp; Disability Insurance Premiums</b>							
<b>Total</b>		<b>\$0.00</b>					

<b>Who?</b>	<b>DATE Due</b>	<b>\$Amount</b>	<b>ITEM</b>				
25. Other							
<b>Total</b>		\$0.00					

<b>Medical Expenses</b>							
26. Medical & Dental Insurance							
<b>Total</b>		\$0.00					

27. Out of Pocket Medical, Dental, Vision, Chiropractor							
<b>Total</b>		\$0.00					

28. Prescriptions							
<b>Total</b>		\$0.00					