

Budget

Budget Worksheet

Shortfall or Surplus

A	Total Living Expenses	\$0.00
B	Total Debt Payments	\$0.00
C	Total Insurance Premiums	\$0.00
D	Total Savings	\$0.00
E.	Total Taxes	\$0.00
F	Total Expenses	\$0.00
G	Total Income	\$0.00
Shortfall		\$0.00
Surplus		\$0.00

*can be done with monthly or yearly totals
 Monthly _____
 Yearly _____

TOTAL LIVING EXPENSES

Housing
 Rent _____
 Telephone _____
 Utilities _____
 Maintenance & Repairs _____
 Furnishings _____
 Improvements _____
 Household Help _____
 Other _____

Total House _____ \$0.00

Family
 Food & Grocery _____
 Clothing _____
 Medical & Dental _____
 Laundry & Dry Cleaning _____
 Child Care _____
 Education Expense _____
 Legal Expenses _____
 Other _____

Total Family _____

Transportation
 Gas & Oil _____
 Maintenance & Repairs _____
 Other _____

Giving
 Charitable _____
 Non-Charitable _____

Leisure
 Vacations _____
 Hobbies _____
 Entertainment _____
 Other _____

Total non-home related _____ \$0.00

TOTAL LIVING EXPENSES _____ **\$0.00**

Debt Payments

Mortgage _____
 Student Loans _____
 Credit Cards _____

Total Debt Payments _____ **\$0.00**

TOTAL SAVINGS

Retirement _____
 Education _____
 Other Goals & Dreams _____

Total Savings _____ **\$0.00**

INCOME

Employment Income _____
 Employment Income _____
 Other Income _____
 Other Income _____
 Pension income _____

Total Income _____ **\$0.00**

Insurance Premiums

Individual Life _____
 Employee Paid Group Life Ins _____
 HomeOwners Insurance _____
 PMI _____
 Health _____
 Car _____
 Other _____

Total Ins. Premiums _____ **\$0.00**

Total Taxes

Income _____
 Property _____
 Other _____

Total Taxes _____ **\$0.00**