

MONTHLY HOUSEHOLD BUDGET WORKSHEET

Long-term goal: _____

Budget for the month of: _____

Part I: Income

Projected

Actual

Annual Income		\$		\$	
Taxes	-	\$		\$	
After-tax Income	=	\$		\$	
Total Monthly Income (after-tax income / 12 months)		\$		\$	

Part II: Monthly Expenses

Projected

Actual

Shelter			
	Mortgage / Rent	\$	\$
	Insurance	\$	\$
	Property Taxes	\$	\$
	Home Maintenance	\$	\$
Utilities			
	Gas / Electric	\$	\$
	Water	\$	\$
	Telephone	\$	\$
Food		\$	\$
Transportation			
	Car Payments	\$	\$
	Insurance	\$	\$
	Gas / Oil	\$	\$
	Repairs / Maintenance	\$	\$
Medical		\$	\$
Clothing		\$	\$

MONTHLY HOUSEHOLD BUDGET WORKSHEET

Debt

Credit Card Payments
Loan Payments
Other Debt Payments

Projected

Actual

\$	\$
\$	\$
\$	\$

Entertainment

Cable TV
Hobbies
Vacations
Other

\$	\$
\$	\$
\$	\$
\$	\$

Investments

401(k) Investment
Mutual Fund, Stocks, Bonds
Annuity
College Tuition
Savings Account
Emergency Fund

\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$

Miscellaneous

Gifts
Other

\$	\$
\$	\$

Total Monthly Expenses / Investments

\$	\$
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Part III: Final Calculation

Projected

Actual

Total Monthly Income	\$	\$
Total Monthly Expenses / Investments -	\$	\$
SURPLUS OR SHORTAGE =	\$	\$