

Budget Worksheet

Use this worksheet to identify areas where you could cut costs in order to reduce your overall expenses.

	Current	Future		Current	Future
Housing			Leisure		
Rent	\$	\$	Vacations	\$	\$
Home Phone	\$	\$	Hobbies	\$	\$
Mobile Phone	\$	\$	Club Memberships	\$	\$
Cable / Satellite	\$	\$	Restaurants	\$	\$
Electricity / Gas	\$	\$	Movie Theaters / Rentals	\$	\$
Water / Waste Mgmt.	\$	\$	Entertainment	\$	\$
Maintenance & Repair	\$	\$	Books & Magazines	\$	\$
Home Improvements	\$	\$	Other	\$	\$
Household Help	\$	\$	Other	\$	\$
Lawn Service	\$	\$	Subtotal (e)	\$	\$
Association Dues	\$	\$	Debt Payments		
Other	\$	\$	Mortgage	\$	\$
Other	\$	\$	Consumer Debt	\$	\$
Other	\$	\$	Subtotal (f)	\$	\$
Subtotal (a)	\$	\$	Insurance Premiums		
Family			Life Insurance	\$	\$
Food & Grocery	\$	\$	Auto Insurance	\$	\$
Clothing	\$	\$	Homeowners Insurance <i>(includes PMI)</i>	\$	\$
Medical / Dental / Prescriptions <i>(not covered by insurance)</i>	\$	\$	Health Insurance	\$	\$
Laundry & Dry Cleaning	\$	\$	Long Term Care / Disability	\$	\$
Child Care	\$	\$	Legal Protection	\$	\$
Educational Expenses	\$	\$	Other	\$	\$
Alimony / Child Support	\$	\$	Subtotal (g)	\$	\$
Baby Sitters	\$	\$	Savings		
Other	\$	\$	Retirement	\$	\$
Other	\$	\$	Non-Retirement	\$	\$
Other	\$	\$	Education	\$	\$
Subtotal (b)	\$	\$	Other Goals & Dreams	\$	\$
Giving			Emergency Fund	\$	\$
Charitable	\$	\$	Subtotal (h)	\$	\$
Non-Charitable	\$	\$	Taxes		
Gifts (birthday, holiday, etc.)	\$	\$	Income Taxes	\$	\$
Other	\$	\$	Property Taxes	\$	\$
Other	\$	\$	Subtotal (i)	\$	\$
Subtotal (c)	\$	\$	Worksheet Totals		
Transportation			Monthly Income	\$	\$
Gas & Oil	\$	\$	Living Expenses - <i>(a + b + c + d + e)</i>	\$	\$
Maintenance & Repairs	\$	\$	Other Expenses - <i>(f + g + h + i)</i>	\$	\$
Other	\$	\$	Surplus / (Shortfall) =	\$	
Other	\$	\$			
Subtotal (d)	\$	\$			