

Budget Worksheet

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

Housing	Current	Future
Rent	\$	\$
Home Phone	\$	\$
Mobile Phone	\$	\$
Cable / Satellite	\$	\$
Electricity / Gas	\$	\$
Water / Waste Mgmt.	\$	\$
Maintenance & Repair	\$	\$
Home Improvements	\$	\$
Household Help	\$	\$
Lawn Service	\$	\$
Association Dues	\$	\$
App subscriptions	\$	\$
	\$	\$
Other	\$	\$
Subtotal (a)	\$	

Family		
Food & Grocery	\$	
Clothing	\$	
Medical / Dental / Prescriptions <i>(not covered by insurance)</i>	\$	
Laundry & Dry Cleaning	\$	\$
Child Care	\$	\$
Educational Expenses	\$	\$
Alimony / Child Support	\$	\$
Baby Sitters	\$	\$
	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal (b)	\$	\$

Giving		
Charitable	\$	\$
Non-Charitable	\$	\$
Gifts (birthday, holiday, etc.)	\$	\$
Other	\$	\$
Other	\$	\$
Subtotal (c)	\$	\$

Transportation		
Gas & Oil	\$	\$
Maintenance & Repairs	\$	\$
	\$	\$
Other	\$	\$
Subtotal (d)	\$	\$

Leisure	Current	Future
Vacations	\$	\$
Hobbies	\$	\$
Club Memberships	\$	\$
Restaurants	\$	\$
Movie Theaters / Rentals	\$	\$
Entertainment (concerts, etc)	\$	\$
Books & Magazines	\$	\$
	\$	\$
Subtotal (e)	\$	\$

Debt Payments		
Mortgage	\$	\$
Consumer Debt	\$	\$
Subtotal (f)	\$	\$

Insurance Premiums		
Life Insurance	\$	\$
Auto Insurance	\$	\$
Homeowners Insurance <i>(includes PMI)</i>	\$	\$
Health Insurance	\$	\$
Long Term Care / Disability	\$	\$
Legal Protection	\$	\$
Other	\$	\$
Subtotal (g)	\$	\$

Savings		
Retirement	\$	\$
Non-Retirement	\$	\$
Education	\$	\$
Other Goals & Dreams	\$	\$
Emergency Fund	\$	\$
Subtotal (h)	\$	\$

Taxes		
Income Taxes	\$	\$
Property Taxes	\$	\$
Subtotal (i)	\$	\$

Worksheet Totals	Current	Future
Monthly Income	\$	\$
Living Expenses – (a + b + c + d + e)	\$	\$
Other Expenses – (f + g + h + i)	\$	\$
Surplus / (Shortfall) =		