

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

\$	\$
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Transportation

Car Payments
Insurance
Gas / Oil
Repairs / Maintenance

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

Medical

\$	\$
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Clothing

\$	\$
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(Continued on back)

MONTHLY HOUSEHOLD BUDGET WORKSHEET



	Projected	Actual
Debt		
Credit Card Payments	\$	\$
Loan Payments	\$	\$
Other Debt Payments	\$	\$
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	\$	\$

Part III: Final Calculation

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

