

# budget worksheet



Expense		Monthly	Goals
<b>Housing</b>	Rent/Mortgage		
<b>Utilities</b>	Electricity/Gas/Water		
	Telephone/Pager		
	Cable TV/Internet		
<b>Food</b>	Groceries		
	Eating Out		
<b>Transportation</b>	Car Payment(s)		
	Gas/Maintenance		
	Car Insurance		
<b>Personal</b>	Clothing/Other		
<b>Entertainment</b>	Vacation		
	Movies/Music/Sports		
<b>Medical Costs</b>	Doctors/Dentist		
	Health Insurance		
<b>Pets</b>	Food/Medical		
<b>Miscellaneous</b>	Education/Tuition		
	Health Club Membership		
	Computer Hardware/Software		
	Life Insurance		
	Gifts		
	Church/Charity		
	Other		
<b>Existing Debt</b>	Student Loans		
	Credit Cards		
	Other Loans		
<b>Total</b>			

Income	Monthly
Paycheck	
Dividends/Interest	
Other	
<b>Total</b>	

\_\_\_\_\_ **All Income**  
 \_\_\_\_\_ **- (All Living Expenses + All Debts)**  
 \_\_\_\_\_ **= Surplus/Deficit**

