

Household Budget Template

Budget Items	Budgeted Amount	Actual Amount Spent	Difference (+/-)
Income (less Taxes)			
Net salary			
Investment income (Dividends, Interest etc)			
Child Support/Alimony			
Part time job			
Other			
Total Income [A]			
Fixed Expenses			
Mortgage/Rent			
Insurance Premiums			
Children's Education			
Auto Loan/Lease			
Personal Loan payments			
Property Taxes			
Savings (Emergency fund and other financial goals)			
Other			
Total Fixed Expenses (B1)			
Variable Expenses			
Groceries			
Utilities			
Household Repairs/Maintenance			
Telephone			
Medical Bills			
Transportation			
Clothes/Laundry			
Credit Cards			
Other			
Total Variable Expenses (B2)			
Discretionary Expenses			
Entertainment			
Books/Magazines			
Vacation			
Pocket Money			
Charitable Contributions			
Others			
Total Discretionary Expenses (B3)			
Total Expenses [B] (B1+B2+B3)			
Surplus (+/-) Subtract [B] from [A]			

Note: The list may not be exhaustive as per your requirements. Prepare other calculations on a separate sheet of paper and then insert the totals on the 'Other' rows according to the category of the budget items.