

## BUDGET WORKSHEET

CATEGORY	MONTHLY BUDGET	
<b>INCOME:</b>	<b>(NET) MONTHLY INCOME</b>	<b>(GROSS) MONTHLY INCOME</b>
Wages and Bonuses		
Interest Income		
Investment Income		
Miscellaneous Income		
<b>Income Subtotal</b>		
<b>INCOME TAXES WITHHELD:</b>		
Federal Income Tax		
State and Local Income Tax		
Social Security/Medicare Tax		
<b>Income Taxes Subtotal</b>		
<b>Spendable Income</b>		
<b>EXPENSES:</b>		
<b>HOME:</b>		
Mortgage		
Homeowners Insurance		
Property Taxes		
Home Repairs/Maintenance/HOA Dues		
Home Improvements		
<b>UTILITIES:</b>		
Electricity		
Water and Sewer		
Natural Gas or Oil		
Telephone (Land Line, Cell)		
<b>FOOD:</b>		
Groceries		
Eating Out, Lunches, Snacks		
<b>FAMILY OBLIGATIONS:</b>		
Child Support/Alimony		
Day Care, Babysitting		

<b>HEALTH AND MEDICAL:</b>		
Insurance (medical, dental, vision)		
Out-of-Pocket Medical Expenses		
Fitness (Yoga, Massage, Gym)		
<b>TRANSPORTATION:</b>		
Car Payment(s)		
Gasoline/Oil		
Auto Repairs/Maintenance/Fees		
Auto Insurance		
Other (tolls, bus, subway, taxi)		
<b>DEBT PAYMENTS:</b>		
Credit Cards		
Student Loans		
Other Loans		
<b>ENTERTAINMENT/RECREATION:</b>		
Cable TV/Videos/Movies		
Computer Expense		
Hobbies		
Subscriptions and Dues		
Vacations		
<b>PETS:</b>		
Food		
Grooming, Boarding, Vet		
<b>CLOTHING:</b>		
<b>INVESTMENTS AND SAVINGS:</b>		
401(K) or IRA		
Stocks/Bonds/Mutual Funds		
College Fund		
Savings		
Emergency Fund		
<b>MISCELLANEOUS:</b>		
Toiletries, Household Products		
Gifts/Donations		
Grooming (Hair, Make-up, Other)		
Miscellaneous Expense		
<b>Total Investments and Expenses</b>		
<b>Surplus/Shortage (Spensible income minus expenses)</b>		

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