

MONTHLY HOUSEHOLD BUDGET SHEET

MONTH _____ YEAR _____

Use your past expense records to complete the BUDGETED AMOUNT column for the upcoming month. At the end of the month, fill in the actual amounts and use those figures for the following month's budget. For expenses incurred more or less often than monthly, convert the payment to a monthly amount when calculating the monthly budget. For instance, convert auto expense that's billed every six months to a monthly amount by dividing the six-month premium by six. This money should be kept separate from your other money so it's available when the bill becomes due.

CATEGORY	BUDGETED AMOUNT	ACTUAL AMOUNT	DIFFERENCE
INCOME			
Wages and Bonuses	\$	\$	\$
Interest Income	\$	\$	\$
Investment Income	\$	\$	\$
Miscellaneous Income	\$	\$	\$
INCOME SUBTOTAL:	\$	\$	\$
INCOME TAXES WITHHELD			
Federal Income Tax	\$	\$	\$
State & Local Income Tax	\$	\$	\$
Social Security/Medicare Tax	\$	\$	\$
INCOME TAXES SUBTOTAL:	\$	\$	\$
SPENDABLE INCOME:	\$	\$	\$
EXPENSES			
HOME EXPENSES			
Mortgage or Rent	\$	\$	\$
Homeowners/Renters Insurance	\$	\$	\$
Property Taxes	\$	\$	\$
Home Repairs/Maintenance/Homeowners Assoc. Dues	\$	\$	\$
Home Improvements	\$	\$	\$
Other	\$	\$	\$
UTILITIES			
Electricity	\$	\$	\$
Water and Sewer	\$	\$	\$
Natural Gas or Oil	\$	\$	\$
Telephone (landline/cell)	\$	\$	\$
Internet	\$	\$	\$
Other	\$	\$	\$
FOOD			
Groceries	\$	\$	\$
Eating Out, Lunches, Snacks	\$	\$	\$
Other	\$	\$	\$
FAMILY OBLIGATIONS			
Child Support/Alimony	\$	\$	\$
Day Care, Babysitting	\$	\$	\$
Other	\$	\$	\$

HEALTH AND MEDICAL			
Insurance (medical, dental, vision)	\$	\$	\$
Out-of-Pocket Medical Expenses	\$	\$	\$
Fitness (yoga, massage, gym)	\$	\$	\$
Other	\$	\$	\$
TRANSPORTATION			
Gasoline	\$	\$	\$
Auto Repairs/Maintenance/Fees	\$	\$	\$
Auto Insurance	\$	\$	\$
Other (tolls, bus, subway, taxi)	\$	\$	\$
Other	\$	\$	\$
DEBT PAYMENTS			
Auto Loans	\$	\$	\$
Credit Cards	\$	\$	\$
Student Loans	\$	\$	\$
Other Loans	\$	\$	\$
ENTERTAINMENT/RECREATION			
Cable/Satellite TV	\$	\$	\$
Videos/Movies/Games/Netflix, etc.	\$	\$	\$
Computer Expense	\$	\$	\$
Hobbies	\$	\$	\$
Subscriptions and Dues	\$	\$	\$
Vacations/Travel	\$	\$	\$
Other	\$	\$	\$
PETS			
Food	\$	\$	\$
Medical	\$	\$	\$
Grooming/Boarding, etc.	\$	\$	\$
Other	\$	\$	\$
CLOTHING			
All Clothing (shoe, coats, etc.)	\$	\$	\$
401(K)or IRA	\$	\$	\$
Stocks/Bonds/Mutual Funds	\$	\$	\$
College Fund	\$	\$	\$
Savings	\$	\$	\$
Emergency Fund	\$	\$	\$
Other	\$	\$	\$
MISCELLANEOUS			
Toiletries, Household Products	\$	\$	\$
Gifts/Donations	\$	\$	\$
Grooming (hair, cosmetics, other)	\$	\$	\$
Miscellaneous Expense	\$	\$	\$
Other	\$	\$	\$
TOTAL INVESTMENTS & EXPENSES:	\$	\$	\$
SURPLUS/SHORTAGE: (Spendable income minus expenses & investments)	\$	\$	\$