Budget Worksheet

Use this worksheet to identify areas where you could cut costs in order to reduce your overall expenses.

Housing	Current	Future
Rent	$	$
Home Phone	$	$
Mobile Phone	$	$
Cable / Satellite	$	$
Electricity / Gas	$	$
Water / Waste Mgmt.	$	$
Maintenance & Repair	$	$
Home Improvements	$	$
Household Help	$	$
Lawn Service	$	$
Association Dues	$	$
Other	$	$
Other	$	$
Other	$	$
Subtotal (a)	$	

Family		
Food & Grocery	$	
Clothing	$	
Medical / Dental / Prescriptions *(not covered by insurance)*	$	
Laundry & Dry Cleaning	$	$
Child Care	$	$
Educational Expenses	$	$
Alimony / Child Support	$	$
Baby Sitters	$	$
Other	$	$
Other	$	$
Other	$	$
Subtotal (b)	$	$

Giving		
Charitable	$	$
Non-Charitable	$	$
Gifts (birthday, holiday, etc.)	$	$
Other	$	$
Other	$	$
Subtotal (c)	$	$

Transportation		
Gas & Oil	$	$
Maintenance & Repairs	$	$
Other	$	$
Other	$	$
Subtotal (d)	$	$

Leisure	Current	Future
Vacations	$	$
Hobbies	$	$
Club Memberships	$	$
Restaurants	$	$
Movie Theaters / Rentals	$	$
Entertainment	$	$
Books & Magazines	$	$
Other	$	$
Other	$	$
Subtotal (e)	$	$

Debt Payments		
Mortgage	$	$
Consumer Debt	$	$
Subtotal (f)	$	$

Insurance Premiums		
Life Insurance	$	$
Auto Insurance	$	$
Homeowners Insurance *(includes PMI)*	$	$
Health Insurance	$	$
Long Term Care / Disability	$	$
Legal Protection	$	$
Other	$	$
Subtotal (g)	$	$

Savings		
Retirement	$	$
Non-Retirement	$	$
Education	$	$
Other Goals & Dreams	$	$
Emergency Fund	$	$
Subtotal (h)		$

Taxes		
Income Taxes	$	$
Property Taxes	$	$
Subtotal (i)	$	$

Worksheet Totals	Current	Future
Monthly Income	$	$
Living Expenses – (a + b + c + d + e)	$	$
Other Expenses – (f + g + h + i)	$	$
Surplus / (Shortfall) =		