

Budget Worksheet

A. Net Income

Your Income

Gross Monthly \$ _____

Spouse's Income

Gross Monthly \$ _____

Other Income

Gross Monthly \$ _____

Subtract employer deducted obligations from your gross income

Federal Taxes \$ _____

State Taxes \$ _____

FICA \$ _____

Health \$ _____

Dental \$ _____

Life Insurance \$ _____

Retirement Plan \$ _____

Other \$ _____

Federal Taxes \$ _____

State Taxes \$ _____

FICA \$ _____

Health \$ _____

Dental \$ _____

Life Insurance \$ _____

Retirement Plan \$ _____

Other \$ _____

Federal Taxes \$ _____

State Taxes \$ _____

FICA \$ _____

Other \$ _____

Total \$ _____

+

\$ _____

+

\$ _____

=

(A)
Total Net Income
\$ _____

B. Debt Payments

Home Mortgage \$ _____

Autos _____

Auto 1 \$ _____

Auto 2 \$ _____

Personal Loans

Loan 1 \$ _____

Loan 2 \$ _____

Loan 3 \$ _____

Loan 4 \$ _____

Credit Cards

Card 1 \$ _____

Card 2 \$ _____

Card 3 \$ _____

Card 4 \$ _____

Total \$ _____

+

\$ _____

+

\$ _____

=

(B)
Total Debt
\$ _____

C. Living Expenses

Charity \$ _____

Food _____

Utilities \$ _____

Telephone \$ _____

Auto Gas \$ _____

Auto Insurance \$ _____

Cable TV \$ _____

Internet \$ _____

School/Daycare _____

Children Activities \$ _____

Dry Cleaning \$ _____

Entertainment \$ _____

Newspapers/Magazines \$ _____

Clothing \$ _____

Hobbies \$ _____

Home Services \$ _____

Miscellaneous \$ _____

Other \$ _____

Other \$ _____

Other \$ _____

Total \$ _____

+

\$ _____

+

\$ _____

=

(C)
Total Expenses
\$ _____

D. Financial Commitments

Emergency Savings \$ _____

Debt Reduction \$ _____

Total \$ _____

Life Insurance \$ _____

Investments \$ _____

\$ _____

Other \$ _____

Other \$ _____

\$ _____

=

(D)
Total Financial Commitments
\$ _____

E. Monthly Balance

Total A \$ _____

-

Total B \$ _____

-

Total C \$ _____

-

Total D \$ _____

=

Monthly Surplus/Deficit
\$ _____

Note: This document is not all inclusive. This worksheet should be adapted to your particular financial situation.

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