



# Monthly Budget Worksheet

BUDGETED ITEM	BUDGETED	ACTUAL	TOTAL
<b>CHARITABLE GIFTS</b>			
Church Tithe			
Organization #1			
Organization #2			
<b>SAVINGS</b>			
Additional Savings (money market, bonds, etc...)			
College Fund			
New Car Fund			
Savings Fund (stays in checking)			
<b>HOUSING</b>			
First Mortgage			
Second Mortgage			
Homeowners Insurance			
Real Estate Taxes			
Homeowners Association Fee			
Repairs			
Replace Furniture			
Pest Control			
Yard Maintenance			
Other			
<b>UTILITIES</b>			
Electricity			
Natural Gas			
Water/Trash/Sewage			
Trash			
Water			
Cable/Phone/Internet			
Home Phone			
Cable			
Internet			
Cell Phone			
<b>FOOD</b>			
Eating Out			
Grocery (cleaners, food, OTC medicine, toiletries, etc...)			
School Lunches			
<b>TRANSPORTATION</b>			
Car Payment #1			
Car Payment #2			
Car Insurance			
Gas			
Oil Changes			
License and Taxes			
Parking Fees			
Public Transportation			
Repairs and Tires			

BUDGETED ITEM	BUDGETED	ACTUAL	TOTAL
<b>CLOTHING</b>			
Clothing			
Cleaning/Laundry ( <i>dry cleaning</i> )			
<b>MEDICAL/HEALTH</b>			
Disability Insurance			
Health Insurance			
Life Insurance			
Doctor Bills ( <i>anticipated co-pays</i> )			
Dentist Bills ( <i>anticipated co-pays</i> )			
Optometrist Bills ( <i>anticipated co-pays</i> )			
Prescriptions ( <i>anticipated co-pays</i> )			
<b>PERSONAL</b>			
Child Care			
Education ( <i>adult, tutor, etc...</i> )			
Gifts ( <i>birthdays, anniversaries, etc...</i> )			
Gifts ( <i>Christmas</i> )			
Hair Care			
Health Club Membership			
Kids Extra Curricular Activities			
Kids Sports Fees			
Music Lessons			
Other			
Organization Dues ( <i>annual</i> )			
Miscellaneous			
<b>RECREATION</b>			
Entertainment ( <i>movies, dates, sitters, etc...</i> )			
Vacation			
<b>DEBTS</b> { <i>hopefully -0-</i> }			
Credit Card #1			
Credit Card #2			
Credit Card #3			
Credit Card #4			
Department Store Card #1			
Department Store Card #2			
Finance Company #1			
Finance Company #2			
Gas Card #1			
Gas Card #2			
Student Loan Payment #1			
Student Loan Payment #2			
Other			
Other			
<b>MONTHLY INCOME</b>			
<b>TOTAL EXPENSES</b>			
<b>DIFFERENCE</b> { <i>should be -0-</i> }			

ITEM	ALLOTTED	JAN	FEB	MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC
<b>SAVINGS</b>													
REAL ESTATE TAXES													
HOMEOWNERS ASSOC													
HOMEOWNERS INSURANCE													
HOME REPAIRS													
YARD MAINTENANCE													
OIL CHANGES													
CAR REPAIRS AND TIRES													
CAR LICENSE AND TAXES													
CAR INSURANCE													
CLOTHING													
DOCTOR BILLS													
PRESCRIPTIONS													
LIFE INSURANCE													
GIFTS													
CHRISTMAS FUND													
VACATION													
KIDS SPORTS FEES													
REPLACE FURNITURE													
OTHER													
OTHER													
OTHER													
<b>TOTAL IN SAVINGS</b>													