

Monthly Family BUDGET WORKSHEET

Item	Estimated AMOUNT	Actual AMOUNT	DIFFERENCE	Notes
INCOME				
Wages and Bonuses				
Miscellaneous Income				
Income Subtotal				
EXPENSES				
Home				
Mortgage or Rent				
Homeowners/Renters Insurance				
Home Repairs				
Association Dues				
UTILITIES				
Electricity				
Water and Sewer				
Natural Gas/Oil				
Telephone (Land Line, Cell)				
FOOD				
Groceries				
Eating Out				
HEALTH AND MEDICAL				
Health Insurance				
Copays				
Fitness (Yoga, Massage, Gym)				
TRANSPORTATION				
Car Payments				
Gasoline/Oil				
Auto Repairs/Maintenance/Fees				
Auto Insurance				
DEBT PAYMENTS				
Credit Cards				
Student Loans				
Other Loans				
ENTERTAINMENT/RECREATION				
Entertainment/Clubs/Classes				
INVESTMENTS AND SAVINGS				
401(K) or IRA				
Stocks/Bonds/Mutual Funds				
College Fund				
Savings				
Emergency Fund				
Other Miscellaneous Expense				
TOTAL				
SURPLUS OR SHORTAGE (Spendable Income Minus Total Expenses and Investments)				

