

Personal Budget Worksheet

**BUDGET AMOUNT**

**NET INCOME** (after taxes)

Household Wages	
Interest Income	
Investment Income	
Miscellaneous Income	
<b>INCOME TOTAL</b>	

**EXPENSES**

<b>HOME</b>	
Mortgage or Rent	
Homeowners/Renters Insurance	
Property Taxes	
Repairs/Maintenance	
<b>UTILITIES</b>	
Electricity	
Gas (or oil)	
Water/Sewer	
Garbage	
Phone (land and cell)	
<b>FOOD</b>	
Groceries	
Dining Out	
<b>FAMILY OBLIGATIONS</b>	
Daycare, Babysitting Services	
Child Support/Alimony	
<b>HEALTH &amp; MEDICAL</b>	
Insurance (medical,dental,vision,life)	
Doctor Visits	
Prescriptions, OTC Medications	
Fitness (gym/classes)	
<b>TRANSPORTATION</b>	
Car Payments	
Gas	
Auto Insurance	
Repairs/Maintenance	
Other (tolls, bus, subway, taxi)	
<b>DEBT PAYMENTS</b>	
Credit Cards	
Student Loans	
Other Loans	
<b>ENTERTAINMENT</b>	
Cable TV/Movies	
Computer Expenses	
Hobbies	
Subscriptions/Dues	
Vacations	
Miscellaneous Entertainment	

