

# Budget Worksheet

<b>Income</b>	<b>Monthly Amount-Expected</b>	<b>Monthly Amount-Actual</b>	<b>What's the Difference?</b>
Wages and Bonuses			
Investment Income			
Misc. Income			
<b>TOTAL INCOME:</b>			

<b>Expenses</b>	<b>Monthly Amount-Budgeted</b>	<b>Monthly Amount-Spent</b>	<b>What's the Difference?</b>
<b><u>Investments and Savings</u></b>			
College Fund			
Emergency Savings			
Short-term Savings			
401(k) (pre-tax deduction)			
Traditional or Roth IRA			
Other Investments			
<b><u>Home</u></b>			
Mortgage or Rent			
Insurance			
Property Taxes			
Home Repairs			
<b><u>Debt Payments</u></b>			
Student Loans			
Credit Cards			
Other Loans			
<b><u>Utilities</u></b>			
Electricity			
Water and Sewer			
Natural Gas			
<b><u>Food</u></b>			
Groceries			
Dining Out			
<b><u>Family Obligations</u></b>			
Child Support			
Day Care			
Babysitting			
<b><u>Health and Medical</u></b>			
Insurance			
Co-Pays			
Fitness			

<b><u>Transportation</u></b>			
Car Payment			
Gas			
Auto Repairs/Maintenance			
Insurance			
<b><u>Communications</u></b>			
Telephone/Cell Phone			
Internet Access			
<b><u>Entertainment/Recreation</u></b>			
Cable TV			
Movies/Movie Rentals			
Hobbies			
Subscriptions and Dues			
Vacations			
<b><u>Pets</u></b>			
Food			
Grooming			
Vet Services/Boarding			
<b><u>Clothing</u></b>			
Casual			
Professional			
<b><u>Personal Care</u></b>			
Toiletries			
Grooming			
<b><u>Miscellaneous</u></b>			
Household Items			
Charitable Giving			
Gifts			
<b>TOTAL EXPENSES:</b>			