

Budget Worksheet

| HOUSEHOLD EXPENSES | MONTHLY | ANNUALLY |
|---|---------|----------|
| Rent or Mortgage Payment | | |
| Real Estate Taxes | | |
| Home Owners Insurance Premiums or Renters Insurance | | |
| Telephone | | |
| Other utilities (gas, electric, water, sewage, garbage, etc.) | | |
| Home Maintenance | | |
| Other Household Expenses | | |
| TOTAL | | |

| FOOD/CLOTHING/TRANSPORTATION EXPENSES | MONTHLY | ANNUALLY |
|--|---------|----------|
| Food | | |
| Clothing | | |
| Laundry/Dry Cleaning | | |
| Auto Loan Payments | | |
| Auto Maintenance (gas, oil, filters, etc.) | | |
| Auto Insurance Premiums | | |
| Other Transportation | | |
| TOTAL | | |

PREMIUMS/PAYMENTS/SAVINGS**MONTHLY ANNUALLY**

| | | |
|--|--|--|
| Adult/Child Education (tuition, books, etc.) | | |
| IRA, 401(K), 403(B) | | |
| Medical/Dental/Eye Care/Prescriptions | | |
| Dependent/Child Day Care | | |
| Loan Payments | | |
| Credit Card Payments | | |
| Life Insurance Premiums | | |
| Medical Insurance Premiums | | |
| Disability Income Insurance Premiums | | |
| Other Savings | | |

| | | |
|--------------|--|--|
| TOTAL | | |
|--------------|--|--|

MISCELLANEOUS EXPENSES**MONTHLY ANNUALLY**

| | | |
|--|--|--|
| Personal Care (Haircuts, etc.) | | |
| Pets/Pet Care | | |
| Entertainment (Include Vacations) | | |
| Gifts (Birthday, Holidays, etc.) | | |
| Membership Fees (Health Club, Magazines) | | |
| Other Expenses | | |

| | | |
|--------------|--|--|
| TOTAL | | |
|--------------|--|--|

| | | |
|--------------------|--|--|
| GRAND TOTAL | | |
|--------------------|--|--|

| | |
|---------------------------------------|--|
| TOTAL MONTHLY INCOME | |
| (MINUS) TOTAL MONTHLY EXPENSES | |
| EQUALS YOUR MONTHLY CASH FLOW | |

| | |
|--------------------------------------|--|
| TOTAL ANNUAL INCOME | |
| (MINUS) TOTAL ANNUAL EXPENSES | |
| EQUALS YOUR ANNUAL CASH FLOW | |