

Monthly household budget worksheet

	Projected	Actual	Difference
Net monthly income			
Source 1			
Source 2			
Other income			
Total income (A)			
Monthly fixed expenses			
Rent/mortgage			
Electric			
Gas/oil			
Water/sewer			
Telephone			
Cellular phone			
Trash/recycling pickup			
Cable (including internet service)			
Auto insurance			
Life insurance			
Child support/alimony			
Medical insurance			
Child care			
Other			
Total fixed expenses (B)			
Monthly creditor payments (monthly debt payments)			
Auto loan payment(s)			
Installment/bank loans			
Credit card payments			
Total creditor payments (C)			

Monthly household budget worksheet (Continued)

	Projected	Actual	Difference
Monthly flexible expenses			
Savings			
Groceries			
Lunch (work/school)			
Eating out			
Entertainment/hobbies			
Laundry/dry cleaning			
Clothing			
Gasoline/bus/taxi/subway			
Newspapers/magazines			
Church/charity			
Tuition/books			
Salon/haircuts			
Auto maintenance			
Home maintenance			
Doctor/dentist			
Pets			
Parking/tolls			
Other			
Total flexible expenses (D)			
Add total expenses (B+C+D=E)			
Enter fixed (B)			
Enter creditor (C)			
Enter flexible (D)			
Total expenses (E)			
Subtract expenses from income (A-E)			
Enter total income (A)			
Enter total expenses (E)			
Difference*			

* If you have accounted for all of your expenses, including your savings, the difference between your TOTAL INCOME and TOTAL EXPENSES should be \$0.00. If the DIFFERENCE is a positive number, you may want to consider allocating the extra money toward your debt and/or savings. If the DIFFERENCE is a negative number, you are spending more than you make. Review your budget thoroughly to examine where you can trim your expenses.