Budget Worksheet



Where is your money going?

The first step in managing your finances is knowing where you are spending. Use the Budget Worksheet to get a handle on where you spend your money and identify areas you could cut your expenses.

Rent	Housing	Now	Future	Leisure	Now	Future
Mobile Phone S S S Cable / Satellite S S S Electricity / Gas S S S Water / Waste Mgmt. S S Maintenance & Repair S S Home Improvements S S Household Help S S Lawn Service S S Association Dues S S Auto Insurance S S S Auto Insu	Rent	\$	\$	Vacations	\$	\$
Cable / Satellite	Home Phone	\$	\$	Hobbies	\$	\$
Electricity / Gas	Mobile Phone	\$	\$	Club Memberships	\$	\$
Water / Waste Mgmt. \$ \$ Entertainment \$ \$ Maintenance & Repair \$ <t< td=""><td>Cable / Satellite</td><td>\$</td><td>\$</td><td>Restaurants</td><td>\$</td><td>\$</td></t<>	Cable / Satellite	\$	\$	Restaurants	\$	\$
Maintenance & Repair S S S Cher Cher S S Cher Cher S S Cher Cher S S Cher Cher Cher S S Cher	Electricity / Gas	\$	\$	Movie Theaters / Rentals	\$	\$
Home Improvements	Water / Waste Mgmt.	\$	\$	Entertainment	\$	\$
Household Help	Maintenance & Repair	\$	\$	Books & Magazines	\$	\$
Lawn Service	Home Improvements	\$	\$	Other	\$	\$
Debt Payments S S S S S S S S S	Household Help	\$	\$	Sub-Total (e)	\$	\$
Association Dues Other S Sub-Total (a) S Sub-Total (a) S Sub-Total (a) S Sub-Total (a) S Sub-Total (b) S Sub-Total (f) S S S S S S S S S S S S S S S S S S S	Lawn Service	\$	\$			
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Sub-Total (a) S S	Other	\$	\$			
Insurance Premiums	Sub-Total (a)	\$	\$		_	
Food & Grocery				()	\$	\$
Clothing		\$	Ś			
Medical / Prescriptions \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	•					
Homeowners Insurance S S S S S S S S S	•					
Laundry & Dry Cleaning \$		Ψ	, ,	Homeowners Insurance	\$	\$
Child Care		\$	\$	Health Insurance	\$	\$
Educational Expenses S	• •			Sub-Total (g)	\$	\$
Legal Expenses \$ \$ Retirement \$				Savings		
Alimony / Child Support Baby Sitters Other Sub-Total (b) \$ Sub-Total (b) \$ Sub-Total (b) \$ Sub-Total (c) \$ Transportation Gas & Oil Maintenance & Repairs Other (travel, etc.) Sub-Total	·			-	\$	\$
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Sub-Total (b) \$ \$ Income Taxes Charitable \$ \$ \$ \$ Income Taxes Property Taxes Sub-Total (i) \$ \$ Sub-Total (ii) \$ \$ Sub-Total (iii) \$ \$ Sub-Total (iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	-	\$		Sub-Total (h)	Ś	\$
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