

# budgetworksheet

month/year: \_\_\_\_\_

## **INCOME**

<b>{gross income}</b>	budgeted	actual
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
<b>{deductions}</b>		
taxes	\$ _____	\$ _____
health insurance	\$ _____	\$ _____
savings, 401 (k)	\$ _____	\$ _____
other deductions	\$ _____	\$ _____
<b>NET INCOME:</b>	\$ _____	\$ _____

## **EXPENSES**

<b>{giving}</b>		
tithes & offerings	\$ _____	\$ _____
other charitable giving	\$ _____	\$ _____

## **{housing}**

rent or mortgage	\$ _____	\$ _____
electricity	\$ _____	\$ _____
gas	\$ _____	\$ _____
water	\$ _____	\$ _____
phone	\$ _____	\$ _____
cable/satellite	\$ _____	\$ _____
internet	\$ _____	\$ _____
trash	\$ _____	\$ _____
insurance	\$ _____	\$ _____
taxes	\$ _____	\$ _____
homeowners' association	\$ _____	\$ _____
repairs	\$ _____	\$ _____
other expenses	\$ _____	\$ _____

## **{auto}**

loan payment(s)	\$ _____	\$ _____
gas	\$ _____	\$ _____
insurance	\$ _____	\$ _____
maintenance	\$ _____	\$ _____

## **{household}**

groceries	\$ _____	\$ _____
eating out	\$ _____	\$ _____

entertainment	\$ _____	\$ _____
childcare	\$ _____	\$ _____
school tuition/supplies	\$ _____	\$ _____
periodical subscriptions	\$ _____	\$ _____
medical bills/co-pays	\$ _____	\$ _____
prescriptions	\$ _____	\$ _____
clothing	\$ _____	\$ _____
haircuts/nails	\$ _____	\$ _____
gifts	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

**{debt}**

_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

**{savings goals}**

_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

**{total expenses}**

total giving	\$ _____	\$ _____
total housing	\$ _____	\$ _____
total auto	\$ _____	\$ _____
total household	\$ _____	\$ _____
total debt	\$ _____	\$ _____
total savings goals	\$ _____	\$ _____
<b>TOTAL EXPENSES:</b>	\$ _____	\$ _____
<b>SURPLUS/DEFICIT:</b>	\$ _____	\$ _____