

# budgetworksheetsheet

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

## **INCOME**

### **{gross income}**

	budgeted	actual
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

### **{deductions}**

taxes	\$ _____	\$ _____
health insurance	\$ _____	\$ _____
savings, 401 (k)	\$ _____	\$ _____
other deductions	\$ _____	\$ _____

### **NET INCOME:**

\$ \_\_\_\_\_      \$ \_\_\_\_\_

## **EXPENSES**

### **{giving}**

tithes & offerings	\$ _____	\$ _____
other charitable giving	\$ _____	\$ _____

### **{housing}**

rent or mortgage	\$ _____	\$ _____
electricity	\$ _____	\$ _____

gas	\$ _____	\$ _____
water	\$ _____	\$ _____
phone	\$ _____	\$ _____
cable/satellite	\$ _____	\$ _____
internet	\$ _____	\$ _____
trash	\$ _____	\$ _____
insurance	\$ _____	\$ _____
taxes	\$ _____	\$ _____
homeowners' association	\$ _____	\$ _____
repairs	\$ _____	\$ _____
other expenses	\$ _____	\$ _____
<b>{ auto }</b>		
loan payment(s)	\$ _____	\$ _____
gas	\$ _____	\$ _____
insurance	\$ _____	\$ _____
maintenance	\$ _____	\$ _____
<b>{ household }</b>		
groceries	\$ _____	\$ _____
eating out	\$ _____	\$ _____
entertainment	\$ _____	\$ _____
childcare	\$ _____	\$ _____
school tuition/supplies	\$ _____	\$ _____
periodical subscriptions	\$ _____	\$ _____
medical bills/co-pays	\$ _____	\$ _____
prescriptions	\$ _____	\$ _____
clothing	\$ _____	\$ _____

haircuts/nails	\$ _____	\$ _____
gifts	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
<b>{debt}</b>		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
<b>{savings goals}</b>		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
<b>{total expenses}</b>		
total giving	\$ _____	\$ _____
total housing	\$ _____	\$ _____
total auto	\$ _____	\$ _____
total household	\$ _____	\$ _____
total debt	\$ _____	\$ _____
total savings goals	\$ _____	\$ _____
<b>TOTAL EXPENSES:</b>	\$ _____	\$ _____
<b>SURPLUS/DEFICIT:</b>	\$ _____	\$ _____