



Personal Budget Worksheet

Income

Salary _____
 Pension Income _____
 Social Security _____
 Interest _____
 Other _____
 Other _____
 Other _____

Gross Income per Month _____

Less

Taxes (Fed., State, FICA) _____
 Tithes _____
 Savings _____

NET AVAILABLE INCOME _____

Expenditures

Housing

Mortgage/Rent _____
 Insurance _____
 Real Estate Taxes _____
 Electricity _____
 Gas _____
 Water/Sewer/Garbage _____
 Cable TV _____
 Telephone _____
 Repairs/Upkeep _____
 Furnishings/Appliances _____
 Lawn Care _____
Total _____

Food

Groceries _____
 Dining Out _____
Total _____

Automobile

Payment _____
 Gas & Oil _____
 Auto Insurance _____
 Auto Taxes and Fees _____
 Maintenance _____
Total _____

Insurance

Life _____
 Medical _____
 Other _____
Total _____

Debts

Consumer Loans _____
 Credit Cards _____
Total _____

Entertainment and Recreation

Vacation _____
 Trips _____
 Health/Fitness Club _____
 Baby Sitters _____
 Other _____
Total _____

Clothing

Husband _____
 Wife _____
 Children _____
Total _____

Medical Expenses (Un-reimbursed)

Doctor _____
 Dentist _____
 Drugs _____
 Other _____
Total _____

School/Child Care

Tuition/Fees _____
 Supplies _____
Total _____

Investments

Retirement Plan _____
 Stocks/bonds/etc. _____
 Other _____
Total _____

Miscellaneous

Toiletry, cosmetics _____
 Beauty, barber _____
 Laundry, cleaning _____
 Newspaper/magazines _____
 Gifts _____
 Cash _____
 Other _____
 Other _____
Total _____

TOTAL EXPENSES _____

INCOME vs. EXPENSES

Net Available Income _____
Less Total Expenses _____
Equals Surplus Income* _____

Surplus income should be designated to savings or investments. It should not be spent just because it is available.