

Household Budget Worksheet

This budget worksheet will calculate your income and expenses. When complete, it will show your monthly Disposable Income, which is the amount remaining (left over) after paying all your expenses. Here's how to determine your financial health:
 5-10% or more - Financially Healthy!
 0-5% - Look for ways to lower expenses.
 <0% (- number) - You may be in serious debt.

Income: Monthly Take Home	
Net Salary/Wages/Business Draw	
Net Salary or Wages (Spouse)	
Social Security	
Pension/Retirement	
Interest on Accounts (savings, money market)	
Alimony / Child Support	
Real Estate rent (income)	
Investment Dividends (CDs, etc.)	
Unemployment/ Food Stamps	
Other	
Total Income: Monthly Take Home	

Secured Debts (Monthly Payments)	
Rent	
1st Mortgage	
2nd Mortgage	
Land Lease (mobile home, other)	
Student Loans	
Auto Loans/Leases	
Recreation Loans (Boat, ATV, etc.)	
Past Due Taxes	
Other Debts	
Other Debts	
Other Loans	
Other Loans	
Total Secured Debts	

Monthly Expenses: Living	
Alimony / Child Support (outgoing)	
Auto Gas and Repair	
Auto Insurance	
Cable TV/ Satellite Fees	
Charitable Contributions	
Child Care	
Childrens' Activities	
Clothing Maintenance (Laundry/Dry cleaning)	
Clothing Purchases	
Electric Bill	
Food (In-home / Groceries)	
Food (Out of home - Lunch, Dining)	
Gas or Propane Bill	
Health and Dental Insurance	
Homeowner Assoc. fees	
Homeowners/ Renters Insurance	
Household items	
Internet Access (Cable, DSL, etc.)	
Life and Disability Insurance	
Memberships (Health club etc.)	
Personal Care (Grooming)	
Prescriptions	
Property Services (Gardener,Pool)	
Security Services (Alarm)	
Subscriptions	
Telephone (Home, Cell, Pager)	
Trash Disposal	
Tuition and School Supplies	
Water Bill	
Other Expenses	
Other Expenses	
Other Expenses	
Total Monthly Expenses: Living	

Unsecured Debts (Monthly Payments)	
Credit Card 1	
Credit Card 2	
Credit Card 3	
Credit Card 4	
Credit Card 5	
Credit Card 6	
Credit Card 7	
Credit Card 8	
Personal Loan 1	
Personal Loan 2	
Medical Bill Payment	
Other	
Other	
Total Unsecured Debts	

Summary	
Total Monthly Income (Take Home)	
Total Monthly Expenses (Living) (-)	
Total Secured Debt Payments (-)	
Total Unsecured Debt Payments (-)	
Disposable Income **	
Disposable Income as Percent	

You Can
Payne County Bank
on Us!