

Monthly Budget Worksheet

	Monthly Budget	Actual Expense	Difference
Income			
Monthly take-home pay			
Child support or alimony			
Other income			
Total Monthly Income			
Housing			
Mortgage or rent			
Property Taxes			
Insurance – home owner’s or renter’s			
Personal property taxes			
Total Housing Expenses			
Utilities			
Electricity			
Gas			
Water/Sewer			
Heating oil			
Telephone			
Cable TV			
Total Utility Expenses			
Food & Entertainment			
Groceries			
Dining out			
Entertainment (movies, etc.)			
Hobbies			
Total Food & Entertainment			
Car & Transportation			
Car payment			
Car insurance			
Gas			
Tolls & parking			
Mass transit			
Total Car & Transportation Expenses			

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	Monthly Budget	Actual Expense	Difference
Medical/Health			
Health insurance			
Dental insurance			
Doctor bills			
Dental bills			
Prescriptions			
Total Medical/Health Expenses			
Children's Expenses			
Child care			
School Tuition			
Activities			
Clothing			
Allowances			
Total Children's Expenses			
Personal Expenses			
Clothing			
Grooming			
Total Personal Expenses			
Loan Payments/Credit Cards			
Credit Card:			
Balance:			
Credit Card:			
Balance:			
Credit Card:			
Balance:			
Credit Card:			
Balance:			
Student Loans:			
Balance:			
Personal Loans:			
Balance:			
Personal Loans:			
Balance:			
Total Loan Payments/Credit Cards			
Total Monthly Income			
Total Monthly Expenses			
Difference			