

Basic Budget Template

CATEGORY	BUDGET AMOUNT	ACTUAL AMOUNT	DIFFERENCE
INCOME:			
Wages			
Wages (Spouse)			
Other Income			
TOTAL INCOME:			
EXPENSES:			
HOME:			
Mortgage or Rent			
Homeowners/Renters Insurance			
Property Taxes			
Home Repairs/Maintenance/HOA Dues			
Home Improvements			
UTILITIES:			
Electricity			
Water and Sewer			
Natural Gas or Oil			
Telephone			
FOOD:			
Groceries			
Restaurants			
HEALTH AND MEDICAL:			
Insurance (medical,dental,vision)			
TRANSPORTATION:			
Car Payments			
Gasoline			
Auto Maintenance			
Auto Insurance			
DEBT PAYMENTS:			
Credit Cards			
Allotments			
Other Loans			
HOUSEHOLD SUPPLIES:			
Toiletries, Household Products			
TOTAL EXPENSES:			
SURPLUS/SHORTAGE (income minus expenses)			