

Budget Worksheet



A. Net Income

Your Income		Spouse's Income		Other Income	
Gross Monthly	\$ _____	Gross Monthly	\$ _____	Gross Monthly	\$ _____
Subtract employer deducted obligations from your gross income					
Federal Taxes	\$ _____	Federal Taxes	\$ _____	Federal Taxes	\$ _____
State Taxes	\$ _____	State Taxes	\$ _____	State Taxes	\$ _____
FICA	\$ _____	FICA	\$ _____	FICA	\$ _____
Health	\$ _____	Health	\$ _____	Other	\$ _____
Dental	\$ _____	Dental	\$ _____		
Life Insurance	\$ _____	Life Insurance	\$ _____		
Retirement Plan	\$ _____	Retirement Plan	\$ _____		
Other	\$ _____	Other	\$ _____		
Total	\$ _____	+	\$ _____	+	\$ _____
					(A) Total Net Income
					= \$ _____

B. Debts

Home Mortgage	\$ _____	Personal Loans		Credit Cards	
Autos		Loan 1	\$ _____	Card 1	\$ _____
Auto 1	\$ _____	Loan 2	\$ _____	Card 2	\$ _____
Auto 2	\$ _____	Loan 3	\$ _____	Card 3	\$ _____
		Loan 4	\$ _____	Card 4	\$ _____
Total	\$ _____	+	\$ _____	+	\$ _____
					(B) Total Debt
					= \$ _____

C. Expenses

Church/Charity	\$ _____	Internet	\$ _____	Clothing	\$ _____
Food	_____	School/Daycare	_____	Hobbies	_____
Utilities	\$ _____	Children Activities	\$ _____	Home Services	\$ _____
Telephone	\$ _____	Dry Cleaning	\$ _____	Miscellaneous	\$ _____
Auto Gas	\$ _____	Entertainment	\$ _____	Other	\$ _____
Auto Insurance	\$ _____	Newspapers/ Magazines	\$ _____	Other	\$ _____
Cable TV	\$ _____			Other	\$ _____
Total	\$ _____	+	\$ _____	+	\$ _____
					(C) Total Expenses
					= \$ _____

D. Financial Commitments

Savings	\$ _____	Life Insurance	\$ _____	Other	\$ _____
Debt Reduction	\$ _____	Investments	\$ _____	Other	\$ _____
Total	\$ _____	+	\$ _____	+	\$ _____
					(D) Total Financial Commitments
					= \$ _____

E. Unallocated Dollars

					Unallocated Dollars
Total A	\$ _____	–	Total B	\$ _____	–
			Total C	\$ _____	–
			Total D	\$ _____	=
					\$ _____

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