

PERSONAL MONTHLY BUDGET SHEET

Name(s):

Loan #:

HOUSING		MONTHLY	DONATIONS		MONTHLY
First mortgage - principal & interest			Tithe		
Second mortgage - principal & interest			Charity		
Real estate tax - combined tax & insurance			EDUCATION		
Homeowners Insurance (if separate)			Tuition & lessons		
Private mortgage insurance			Books, papers & supplies		
FHA insurance			Newspapers & magazines		
Homeowners association dues			Other		
Property taxes (if separate)			GIFTS		
Other			Birthdays		
UTILITIES			Holidays		
Electric			Other		
Gas			PERSONAL		
Water/Sewer/Trash			Barber & beauty shop		
Telephone/Cell			Toiletries		
Cable/Satellite/Internet			Children's allowance		
TRANSPORTATION			Tobacco allowance		
Car payment #1	Balance =		Beer/wine/liquor		
Car payment #2	Balance =		Household		
Gas			Other		
Car Insurance			ENTERTAINMENT		
Car Inspection			Movies, sporting events, concerts		
Car Repair & Maintenance			Video rentals		
License plates & registration fees			Gambling & lottery tickets		
Public transportation			Fitness or socials clubs		
Parking & tolls			Vacation or trips		
Other			Hobbies or crafts		
FOOD			Other		
Groceries			MISCELLANEOUS		
Eating out			Checking account fees		
School lunches			Pet care & supplies		
Work related (lunches or snacks)			Postage		
Other			Savings		Balance =
INSURANCE			Emergency Fund		Balance =
Health (medical/dental if not payroll deducted)			DEBTS		
Life			Student loan(s)		Balance =
Disability			Credit Card #1		Balance =
Other			Credit Card #2		Balance =
MEDICAL (Co-payments)			Credit Card #3		Balance =
Doctor			Credit Card #4		Balance =
Dentist			Medical bills		Balance =
Prescriptions			Personal loans		Balance =
Chiropractor			Other		Balance =
Other			Other		Balance =
CHILDCARE			Other		Balance =
Childcare or babysitter			OTHER EXPENSES		
Child support/Alimony			Other		Balance =
Other			Other		Balance =
CLOTHING			Other		Balance =
Clothing			Other		Balance =
Laundry/dry cleaning			Other		Balance =
INCOME		GROSS	NET		DEDUCTIONS FROM INCOME
Salary - Homeowner #1			Medical / Dental / Vision Insurance		

Salary - Homeowner #2			Life / Disability	
Social Security			MSA / FSA deduction	
Unemployment			Retirement	
Disability			Savings	
Child Support/Alimony			Other	
Pension				
Other				

Estimated Property Value	\$	-	First Mortgage Balance	\$	-
			Second Mortgage Balance	\$	-
			Total Mortgage Balance (First + Second)	\$	-

TOTALS	
TOTAL GROSS MONTHLY INCOME	\$ -
TOTAL NET MONTHLY INCOME	\$ -
TOTAL MONTHLY EXPENSES	\$ -
DIFFERENCE (Net Income - Expenses)	\$ -
Total PITI, MI, HOA	\$ -
Housing Expenses + Debt	\$ -
Total Debt Ratio (Housing+Debt / Gr. Income)	%

BUDGET NOTES