

# Budgeting Worksheet

The following budget is broken down into 3 categories of expenditures:  
Fixed Expenses, Periodic Expenses and Flexible Expenses.

Depending on your situation some expenses might fall in a different category than they are listed. If need be, please adjust the budget categories to best fit your needs and lifestyle.

<b>Fixed Expenses</b>	<b>Estimated Expenses</b>	<b>Actual Expenses</b>	<b>Difference</b>
<b>Paying Yourself First</b>			
Retirement Fund Contribution			\$ -
Emergency Fund Contribution			\$ -
Child's College Fund Contribution			\$ -
Other			\$ -

<b>Housing</b>			
Rent, Mortgage or Lot Rent			\$ -
2nd Mortgage/Equity Loan/Association Fee			\$ -
Utilities			\$ -
Telephones (Land-lines and Cell phones)			\$ -
Other			\$ -

<b>Transportation</b>			
Parking			\$ -
Car/Truck Payments			\$ -
Other			\$ -

<b>Insurance</b>			
Health			\$ -
Life			\$ -
Disability			\$ -
Auto			\$ -
Other			\$ -

<b>Child Care</b>			
Child Care/Babysitters			\$ -
Child Support/Alimony			\$ -
Other			\$ -

<b>Indebtedness</b>			
Student Loans			\$ -
Personal loans/car loans			\$ -
Credit Cards			\$ -
Other			\$ -
<b>FIXED EXPENSES SUB-TOTAL</b>	\$ -	\$ -	\$ -

<b>Periodic Fixed Expenses</b>	<b>Estimated Expenses</b>	<b>Actual Expenses</b>	<b>Difference</b>
<b>Housing</b>			
Property/Real Estate Taxes(if not included in mortgage)			\$ -
Home Insurance (if not included in mortgage payment)			\$ -
Renter's Insurance			\$ -
Water/Sewage			\$ -
Trash Service			\$ -
Other			\$ -

#### **Transportation**

Car Insurance			\$ -
Car Licenses			\$ -
Car Repairs and Maintenance			\$ -
License Plates/Registration Fees			\$ -
Household Maintenance			\$ -
Other			\$ -
<b>PERIODIC FIXED EXPENSES SUB-TOTAL</b>	\$ -	\$ -	\$ -

#### **Flexible Expenses**

Food/Groceries/Lunches			\$ -
Child Care (diapers, clothes, etc.)			\$ -
Medical (doctor, dentist, glasses, prescriptions)			\$ -
Clothing/dry cleaning			\$ -
Education/tuition/sports/dance/music			\$ -
Donations			\$ -
Gifts (birthdays, anniversaries, holidays)			\$ -
Personal (toiletries, hair, children's allowance, etc)			\$ -
Entertainment (movies, concerts, TV, internet, dining out, fitness clubs, vacations)			\$ -
Other Miscellaneous			\$ -
<b>FLEXIBLE EXPENSES SUB-TOTAL</b>	\$ -	\$ -	\$ -

<b>Fixed Expenses Sub-Total</b>	\$ -	\$ -	\$ -
<b>Periodic Fixed Expenses Sub-Total</b>	\$ -	\$ -	\$ -
<b>Flexible Expenses Sub-Total</b>	\$ -	\$ -	\$ -
<b>TOTAL MONTHLY EXPENSES</b>	\$ -	\$ -	\$ -

#### **Income**

Income (Salary, wages, real estate income, dividends, etc)			
<b>Total Monthly Net Income</b>			
<b>Minus Total Monthly Expenses</b>	\$ -	\$ -	\$ -
<b>EQUALS AMOUNT LEFT OVER FOR SAVINGS AND INVESTMENTS</b>	\$ -	\$ -	\$ -