

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.

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

Housing

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

Transportation

Parking			\$ -
Car/Truck Payments			\$ -
Other			\$ -

Insurance

Health			\$ -
Life			\$ -
Disability			\$ -
Auto			\$ -
Other			\$ -

Child Care

Child Care/Babysitters			\$ -
Child Support/Alimony			\$ -
Other			\$ -

Indebtedness

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

Periodic Fixed Expenses	Estimated Expenses	Actual Expenses	Difference
Housing			
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			\$ -
PERIODIC FIXED EXPENSES SUB-TOTAL	\$ -	\$ -	\$ -

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			\$ -
FLEXIBLE EXPENSES SUB-TOTAL	\$ -	\$ -	\$ -

Fixed Expenses Sub-Total	\$ -	\$ -	\$ -
Periodic Fixed Expenses Sub-Total	\$ -	\$ -	\$ -
Flexible Expenses Sub-Total	\$ -	\$ -	\$ -
TOTAL MONTHLY EXPENSES	\$ -	\$ -	\$ -

Income

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