

Household Budget Worksheet

Enter your estimated monthly income and expenses to better understand what changes you should make to live within a budget that works best for you.

If desired, insert new rows to include new income sources or expenses, but do not enter any information in the blue rows. These cells hold the formulas behind the chart.

PART 1: MONTHLY INCOME	Estimated	Actual
Person #1: List monthly income for all full & part time jobs	\$3,000.00	\$3,000.00
Person #2: List monthly income for all full & part time jobs	\$1,000.00	\$1,000.00
Person #1: Unemployment Insurance (if applicable)	\$0.00	\$0.00
Person #2: Unemployment Insurance (if applicable)	\$0.00	\$0.00
Other: Child Support	\$0.00	\$0.00
Other: Tax Credits	\$0.00	\$0.00
Other: Incoming Rent for rental property	\$1,000.00	\$1,000.00
Other: List other income you'd like to track	\$500.00	\$500.00
TOTALS (Automatically Calculated)	\$5,500.00	\$5,500.00

PART 2: MONTHLY EXPENSE	Estimated	Actual
Mortgage / Rent	\$1,000.00	\$1,000.00
Home Equity Loan / Line Of Credit	\$0.00	\$0.00
Home Insurance	\$25.00	\$25.00
Credit Card #1	\$100.00	\$100.00
Credit Card #2	\$75.00	\$75.00
Credit Card #3	\$45.00	\$45.00
Credit Card #4 (add as many as you need to)	\$25.00	\$25.00
Car Payment	\$200.00	\$200.00
Car Insurance	\$65.00	\$65.00
Parking	\$50.00	\$50.00
Tolls	\$80.00	\$80.00
Gasoline	\$60.00	\$120.00
Subway		\$0.00
Health Insurance	\$45.00	\$45.00
Cable /Satellite TV	\$55.00	\$55.00
Internet Access	\$60.00	\$60.00
Phone Bill	\$0.00	\$0.00
Mobile Phone Bill(s)	\$35.00	\$95.00
Daycare/Babysitting/Eldercare	\$0.00	\$45.00
Groceries	\$100.00	\$210.00
Pet care	\$0.00	\$20.00
Gym Membership	\$0.00	\$0.00
Heating	\$25.00	\$25.00
Electric Bill	\$50.00	\$80.00
Water Bill	\$25.00	\$30.00
Lawn Care	\$0.00	\$0.00
Unplanned: Vet Bill		\$250.00
Unplanned: Dinner party		\$70.00
Unplanned: Car repairs		\$2,550.00
Unplanned: Parking Ticket		\$75.00
Unplanned: Dishwasher repair		\$450.00
Other		\$0.00

TOTALS (Automatically Calculated)	\$2,120.00	\$5,845.00
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PART 3: RESULTS (Automatically Generated from Parts 1 & 2 Above)	Estimated	Actual
TOTAL MONTHLY INCOME	\$5,500.00	\$5,500.00
TOTAL MONTHLY EXPENSE	\$2,120.00	\$5,845.00
VARIANCE <i>(This is how much over, or under, your budget you are.)</i>	\$3,380.00	(\$345.00)

*If this number is positive, good work!
You're spending less than you're
earning. If it's a negative number, you
should consider ways to save or
reprioritize your expenditures.*