**HOUSEHOLD BUDGTING WORKSHEET**

Make sure that you include all take-home income and expenses as accurately as possible. The information you provide will be used to compute your household budgeting plan. Try not to inflate the numbers, but do not underestimate either. If a monthly expense is automatically deducted from your take-home income, do not enter it below.

|  |  |  |
| --- | --- | --- |
| **Monthly Take-Home Income** |  | **Monthly Secured Debts** |
| Salary/WagesSalary/Wages (Spouse)Social SecurityMilitary PayPension Plan/RetirementInterest IncomeAlimony/Child SupportReal Estate (Rent)Dividends (Investments)Unemployment/FoodStamps Royalties/OtherIncomeTotal Income | $ $ $ $ $ $ $ $ $ $ $ $$  | Rent (Apartment, etc)1st Mortgage/Taxes/Insurance 2nd Mortgage/Taxes/Insurance Trailer ParkSpace Rent Student LoansAuto Loans/LeasesRecreation Toys (Watercraft,etc.) Past-Due TaxesOther Secured DebtsOther Secured LoansTotal Secured Debt | $$$$$$$$$$$ |
|  |
| **Monthly Living Expenses** |  | **Monthly Unsecured Debts** |
| Food Household Items ClothingLaundry Telephone (Home, Cell, Pager) Internet ServiceCable TV/Satellite ElectricGas/OilWater/In-Home Service Trash ServiceAuto GasHealth & Dental Insurance Homeowners/Renters Insurance Education  Personal Care Medical Care Child Care Alimony/Child Support Gardener/Pool/Alarm Service EntertainmentHomeowner Dues SubscriptionsHealth Club Membership Contributions/Donations/Gifts Other Expenses (Misc.) | $ $ $ $ $ $ $ $ $ $ $ $$$ $ $ $ $ $ $   |  | Credit Card Credit Card Credit Card Credit Card Credit Card Credit CardPersonal Loan Personal Loan Medical/Dental Bills Other Unsecured LoansTotal Unsecured Debt | $$$$$$$ |
|  |
| **Summary of Budget** |
| Total Take-Home IncomeTotal Living Expense Payments Total Secured Debt Payments Total Unsecured Debt PaymentsYour Disposable Income or Deficit | $$$$$ |