**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/Wages  Salary/Wages (Spouse)  Social Security  Military Pay  Pension Plan/Retirement  Interest Income  Alimony/Child Support  Real Estate (Rent)  Dividends (Investments)  Unemployment/Food  Stamps Royalties/Other  Income  Total Income | $  $  $  $  $  $  $  $  $  $  $  $  $ | Rent (Apartment, etc)  1st Mortgage/Taxes/  Insurance 2nd Mortgage/  Taxes/Insurance Trailer Park  Space Rent Student Loans  Auto Loans/Leases  Recreation Toys (Watercraft,  etc.) Past-Due Taxes  Other Secured Debts  Other Secured Loans  Total Secured Debt | $  $  $  $  $  $  $  $  $  $  $ |
|  | | | | | |
| **Monthly Living Expenses** | |  | **Monthly Unsecured Debts** | | |
| Food  Household Items Clothing  Laundry Telephone (Home, Cell, Pager) Internet Service  Cable TV/Satellite Electric  Gas/Oil  Water/In-Home Service Trash Service  Auto Gas  Health & Dental Insurance  Homeowners/Renters Insurance Education  Personal Care Medical Care Child Care Alimony/Child Support Gardener/Pool/Alarm Service Entertainment  Homeowner Dues Subscriptions  Health Club Membership Contributions/Donations/Gifts Other Expenses (Misc.) | $  $  $  $  $  $  $  $  $  $  $  $  $  $  $  $  $  $  $  $ |  | Credit Card Credit Card Credit Card Credit Card Credit Card Credit Card  Personal Loan Personal Loan Medical/Dental Bills Other Unsecured Loans  Total Unsecured Debt | $  $  $  $  $  $  $ |
|  | |
| **Summary of Budget** | |
| Total Take-Home Income  Total Living Expense Payments Total Secured Debt Payments Total Unsecured Debt Payments  Your Disposable Income or Deficit | $ $ $ $  $ |