

HOME BUDGET

Name: _____

Total Gross Monthly Income:

\$ _____

Less Monthly Payroll Deductions:

Federal Income Taxes _____

State Income Taxes _____

Social Security Taxes _____

Insurance (_____) _____

Savings _____

Retirement Plans (401K, etc) _____

Other: _____

Total Deductions \$ _____

Total Net Income

\$ _____

Monthly Expenses

Rent _____

Groceries: Food _____

Non-Food Household Items _____

Monthly Debt Payments* _____

Utilities:

Electric _____

Gas/Oil _____

Water _____

Telephone _____

Cable TV _____

Transportation _____

Fuel _____

Insurance _____

Maintenance _____

Clothing _____

Medical (doctor, dentist, medicine) _____

Charitable Contributions/Church _____

Personal (hair care, nails, etc) _____

Entertainment _____

Child Care _____

Children's Allowances _____

Savings _____

Gifts _____

Other (be specific) _____

Total Monthly Expenses \$ _____

Excess/Deficit

(Net income minus total expenses) \$ _____

***From Monthly Debt Worksheet**

MONTHLY DEBT WORKSHEET

Monthly Due Date	Creditor	Balance	Minimum Payment Amount	Actual Amount Paid
TOTALS		\$	\$	\$

CALCULATE DEBT TO INCOME RATIO:

Gross monthly income = _____%