



# AVERAGE MONTHLY BUDGET WORKSHEET

## HOUSING

Mortgage/Rent \_\_\_\_\_  
 Property Taxes \_\_\_\_\_  
 Property / Renters Ins. \_\_\_\_\_  
 Association Fees \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Landscaping \_\_\_\_\_  
 Gas & Electric \_\_\_\_\_  
 Water & Sewer \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Long Distance \_\_\_\_\_  
 Satellite/Cable/Internet \_\_\_\_\_  
 Garbage \_\_\_\_\_

## CHILD CARE

Day Care \_\_\_\_\_  
 Child Support/Alimony \_\_\_\_\_

## TRANSPORTATION

Car Payment #1 \_\_\_\_\_  
 Car Payment #2 \_\_\_\_\_  
 Car Insurance #1 \_\_\_\_\_  
 Car Insurance #2 \_\_\_\_\_  
 Car Maintenance(tires, oil) \_\_\_\_\_  
 Gasoline \_\_\_\_\_

## FOOD

Groceries \_\_\_\_\_  
 Lunches \_\_\_\_\_  
 School Lunches \_\_\_\_\_  
 Take Out/Delivery \_\_\_\_\_  
 Dining Out \_\_\_\_\_

## CLOTHING

Dry Cleaning \_\_\_\_\_  
 New Clothes \_\_\_\_\_  
 Laundry \_\_\_\_\_

## VACATIONS

Short Term \_\_\_\_\_  
 Long Term \_\_\_\_\_

## HOME FURNISHINGS

Couches, Tables, Beds \_\_\_\_\_  
 Decorations, Pictures \_\_\_\_\_  
 Appliances \_\_\_\_\_

## PERSONAL CARE/CASH

Allowances \_\_\_\_\_  
 Lottery Tickets \_\_\_\_\_  
 Pocket Money \_\_\_\_\_  
 Health Club \_\_\_\_\_  
 Beauty/Barber \_\_\_\_\_

## MISCELLANEOUS

## OFFICE / EMPLOYMENT

Professional Dues \_\_\_\_\_  
 Stamps \_\_\_\_\_  
 Computer Equipment, Internet \_\_\_\_\_  
 Office Supplies \_\_\_\_\_

## MEDICAL / DENTAL

Vitamins & Supplements \_\_\_\_\_  
 Doctor Visits \_\_\_\_\_  
 Prescription Drugs \_\_\_\_\_  
 Dental \_\_\_\_\_  
 Medical Equipment \_\_\_\_\_

## EDUCATION

Private School Tuition \_\_\_\_\_  
 Books, School Supplies \_\_\_\_\_  
 College Education \_\_\_\_\_

## DEBT REDUCTION

Credit Cards \_\_\_\_\_  
 Student Loans \_\_\_\_\_  
 2<sup>nd</sup> Mortgage \_\_\_\_\_  
 Installment Debt \_\_\_\_\_

## ENTERTAINMENT

Pet Expenses \_\_\_\_\_  
 Magazine Subscriptions \_\_\_\_\_  
 Newspaper \_\_\_\_\_  
 Tobacco Products \_\_\_\_\_  
 Movie/Theater \_\_\_\_\_  
 Baby-sitters \_\_\_\_\_  
 Hobbies(skiing, boating, hunting) \_\_\_\_\_  
 Ball Games, Events, Etc. \_\_\_\_\_

## CHARITY / GIFTS

Charities \_\_\_\_\_  
 Tithing \_\_\_\_\_  
 Missionaries \_\_\_\_\_  
 Birthday Gifts \_\_\_\_\_  
 Christmas Gifts \_\_\_\_\_  
 Anniversary Gifts \_\_\_\_\_  
 Mothers & Fathers Day \_\_\_\_\_

## INSURANCE

Life Insurance \_\_\_\_\_  
 Disability Insurance \_\_\_\_\_  
 Health Insurance \_\_\_\_\_  
 Mortgage Insurance \_\_\_\_\_  
 Long Term Care Insurance \_\_\_\_\_

## SAVINGS

(short)Emergency \_\_\_\_\_  
 (mid)College Education \_\_\_\_\_  
 (long)Retirement \_\_\_\_\_

## TOTAL EXPENSES

# MONTHLY INCOME

## Client

### MISC. INCOME

Interest \_\_\_\_\_  
Dividends \_\_\_\_\_  
Rental Income \_\_\_\_\_  
Child Support \_\_\_\_\_  
Alimony \_\_\_\_\_  
**Total Misc. Income (A)**

## Spouse

### MISC. INCOME

Interest \_\_\_\_\_  
Dividends \_\_\_\_\_  
Rental Income \_\_\_\_\_  
Child Support \_\_\_\_\_  
Alimony \_\_\_\_\_  
**Total Misc. Income (A)**

### EMPLOYMENT INCOME

Gross Wages \_\_\_\_\_  
Bonus \_\_\_\_\_  
Overtime \_\_\_\_\_  
Self-Employment Inc. \_\_\_\_\_  
**Total Employment Inc. (B)**

### EMPLOYMENT INCOME

Gross Wages \_\_\_\_\_  
Bonus \_\_\_\_\_  
Overtime \_\_\_\_\_  
Self-Employment Inc. \_\_\_\_\_  
**Total Employment Inc. (B)**

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**Total Gross Income (A+B)**

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**Total Gross Income (A+B)**

### TAXES

Federal Income Tax \_\_\_\_\_  
Social Security \_\_\_\_\_  
S.S. Medicare \_\_\_\_\_  
State Income Tax \_\_\_\_\_  
Self-Employment Tax \_\_\_\_\_  
Local Tax \_\_\_\_\_  
**Total Taxes (C)**

### TAXES

Federal Income Tax \_\_\_\_\_  
Social Security \_\_\_\_\_  
S.S. Medicare \_\_\_\_\_  
State Income Tax \_\_\_\_\_  
Self-Employment Tax \_\_\_\_\_  
Local Tax \_\_\_\_\_  
**Total Taxes (C)**

### SAVINGS

Retirement (401k) \_\_\_\_\_  
E.S.O.P. \_\_\_\_\_  
Thrift Plan \_\_\_\_\_  
Savings Account \_\_\_\_\_  
**Total Savings (D)**

### SAVINGS

Retirement (401k) \_\_\_\_\_  
E.S.O.P. \_\_\_\_\_  
Thrift Plan \_\_\_\_\_  
Savings Account \_\_\_\_\_  
**Total Savings (D)**

### INSURANCE

Health Insurance \_\_\_\_\_  
Disability Insurance \_\_\_\_\_  
Life Insurance \_\_\_\_\_  
Accident Insurance \_\_\_\_\_  
**Total Insurance (E)**

### INSURANCE

Health Insurance \_\_\_\_\_  
Disability Insurance \_\_\_\_\_  
Life Insurance \_\_\_\_\_  
Accident Insurance \_\_\_\_\_  
**Total Insurance (E)**

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**TOTAL NET INCOME**  
(A+B-C-D-E)

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**TOTAL NET INCOME**  
(A+B-C-D-E)