

# Household Budgeting Worksheet

Complete this worksheet by entering all of your monthly expenses for the following line items. Total each category and add all categories together to calculate your monthly expenses.

## Housing/Utilities

Rent/mortgage	\$ _____
Heating	\$ _____
Electricity	\$ _____
Water/sewage	\$ _____
Renter/homeowner insurance (if not included in mortgage)	\$ _____
Trash service	\$ _____
Telephone and cell phone	\$ _____
Home maintenance	\$ _____
Cleaning supplies	\$ _____
<b>TOTAL</b>	\$ _____

## Transportation

Gas	\$ _____
Car payment(s)	\$ _____
Car insurance	\$ _____
Car inspection	\$ _____
Car repairs and maintenance	\$ _____
Car registration	\$ _____
Public transportation or taxi	\$ _____
Parking and tolls	\$ _____
<b>TOTAL</b>	\$ _____

## Insurance (if not payroll deducted)

Health	\$ _____
Life	\$ _____
Disability	\$ _____
<b>TOTAL</b>	\$ _____

## Food

Groceries	\$ _____
School lunches	\$ _____
Work-related (lunch/snacks)	\$ _____
<b>TOTAL</b>	\$ _____

## Medical

Doctor visits	\$ _____
Dental	\$ _____
Prescriptions	\$ _____
<b>TOTAL</b>	\$ _____

## Childcare

Daycare	\$ _____
Babysitter/nanny	\$ _____
Child support/alimony	\$ _____
<b>TOTAL</b>	\$ _____

## Donations

Religious or charity	\$ _____
<b>TOTAL</b>	\$ _____

## Education

Tuition	\$ _____
Books and supplies	\$ _____
Newspapers and magazines	\$ _____
<b>TOTAL</b>	\$ _____

## Personal

Barber/salon services	\$ _____
Toiletries	\$ _____
Children's allowances	\$ _____
Tobacco products	\$ _____
Beer, wine, or liquor	\$ _____
Clothing	\$ _____
Laundry/dry cleaning	\$ _____
<b>TOTAL</b>	\$ _____

## Entertainment

Sporting events, concerts, etc.	\$ _____
Movies/video rentals	\$ _____
Restaurants/take-out	\$ _____
Internet service	\$ _____
Cable/satellite TV	\$ _____
Gambling/lottery tickets	\$ _____
Fitness/social clubs	\$ _____
Vacation/travel	\$ _____
Hobbies	\$ _____
<b>TOTAL</b>	\$ _____

## Debts

Student loan	\$ _____
Credit card	\$ _____
Medical bills	\$ _____
Personal loan	\$ _____
<b>TOTAL</b>	\$ _____

## Savings

Emergency fund	\$ _____
Down payment fund	\$ _____
<b>TOTAL</b>	\$ _____

## Gifts

Birthdays	\$ _____
Major holidays	\$ _____
<b>TOTAL</b>	\$ _____

<b>Total Monthly Expenses</b>	\$ _____
<b>- Net Income</b> (enter number as negative)	\$ _____
<b>= Cash Flow</b>	\$ _____
<b>(disposable/deficit)</b>	\$ _____

## Bill Paying Worksheet

This worksheet is to help you get organized when paying bills. Take a moment and fill in all your bills that are due within different dates. This worksheet will help you remember what and when bills are due.

### Due Dates - 1st to 7th

Bills To Pay	Due Date	Payment	Bills To Pay	Due Date	Payment
1. _____	_____	\$ _____	6. _____	_____	\$ _____
2. _____	_____	\$ _____	7. _____	_____	\$ _____
3. _____	_____	\$ _____	8. _____	_____	\$ _____
4. _____	_____	\$ _____	9. _____	_____	\$ _____
5. _____	_____	\$ _____	10. _____	_____	\$ _____

### Due Dates - 8th to 14th

Bills To Pay	Due Date	Payment	Bills To Pay	Due Date	Payment
1. _____	_____	\$ _____	6. _____	_____	\$ _____
2. _____	_____	\$ _____	7. _____	_____	\$ _____
3. _____	_____	\$ _____	8. _____	_____	\$ _____
4. _____	_____	\$ _____	9. _____	_____	\$ _____
5. _____	_____	\$ _____	10. _____	_____	\$ _____

### Due Dates - 15th to 21st

Bills To Pay	Due Date	Payment	Bills To Pay	Due Date	Payment
1. _____	_____	\$ _____	6. _____	_____	\$ _____
2. _____	_____	\$ _____	7. _____	_____	\$ _____
3. _____	_____	\$ _____	8. _____	_____	\$ _____
4. _____	_____	\$ _____	9. _____	_____	\$ _____
5. _____	_____	\$ _____	10. _____	_____	\$ _____

### Due Dates - 22nd to 31st

Bills To Pay	Due Date	Payment	Bills To Pay	Due Date	Payment
1. _____	_____	\$ _____	6. _____	_____	\$ _____
2. _____	_____	\$ _____	7. _____	_____	\$ _____
3. _____	_____	\$ _____	8. _____	_____	\$ _____
4. _____	_____	\$ _____	9. _____	_____	\$ _____
5. _____	_____	\$ _____	10. _____	_____	\$ _____

## Personal Asset Worksheet

Use this worksheet to identify your current assets and value. Identify your current beneficiary (if applicable) and name the person for future designation.

Type of Asset	Current Value	Current Beneficiary (if applicable)	Future Designation
Home/Residence			
Land			
Other:			
Savings Accounts			
Checking Accounts			
Certificates of Deposit			
IRA (1)			
IRA (2)			
401K (1)			
401K (2)			
Mutual Funds			
Money Market			
Life Insurance Policy (1)			
Life Insurance Policy (2)			
Annuities			
Cash on Hand			
Education Account			
Household Goods			
Personal Collections			
Other Assets			
<b>Total Assets</b>			