

YOUR BUDGET

A PERSONAL FINANCIAL WORKSHEET

Brought to you by The Emmaus Research Center

Get a clearer idea of where your money goes each month by putting pen to paper with this simple monthly household budget worksheet. Once you get a birds-eye view of your spending habits, it may be easier to see how some small changes could make a big difference at the end of each month.

INCOME	AMOUNT
Income (Wages, Tips, Etc)	
Bonuses, Gifts	
Investment Income	
Interest Income	
Other Income	

TOTAL:

EXPENSES ...

TYPE	BUDGETED AMT	ACTUAL AMT	DIFFERENCE?
Mortgage Payment and/or Rent			
Homeowner's or Renter's Insurance			
Property Taxes			
Homeowners Association Dues			
Home Maintenance Expenses			
Cleaning Services			
Landscaping Services			
Pool Maintenance, Etc (Other Services)			
.....
Oil and/or Natural Gas			
Electricity			
Water and/or Sewage			
Telephone (Land Line)			
.....
Cellular / Mobile Phone(s)			
Internet and/or Cable			

Newspaper / Magazines			
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Pets (Food, Litter, Other Expenses)			
Pet Care (Grooming, Veterinarian, Boarding)			
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Medical Insurance			
Dental Insurance			
Vision Insurance			
Other Personal Insurance			
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Automobile Payment(s)			
Automobile Insurance			
Automobile Maintenance / Repairs			
Fuel (Gasoline) Expenses			
Other Transportation (Tolls, Fares, Etc)			
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Childcare / Babysitting			
Tuition or School Fees			
Lessons / Clubs (Fees or Dues)			
Child Support			
Alimony			
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Groceries			
Lunches (At Work or School Lunch Plans)			
Dinners (Eating Out)			
Drinks and Snacks (Coffees, Etc)			
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Entertainment (Movies, Plays, DVDs)			
Hobbies (Classes, Team Dues, Etc)			
Books / Games / Etc			
Activities (Outings, Theme Parks, Bowling, Etc)			
Health Club / Gym			
Other Dues/Fees (Country Club, Etc)			

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Household Needs (Cleaning Supplies, Etc)			
Personal Needs (Toiletries, Etc)			
Clothing, Shoes			
Grooming (Hair, Makeup, etc)			
Other (Miscellaneous Expenses)			
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Elderly Care (Housing Fees, Etc)			
Children's Allowances			
Charitable Donations			
Church Tithing			
Gifts			
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Credit Card Bills			
Student Loans			
Other Loans			
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401(k) Contributions			
IRA Contributions			
Stocks / Bonds			
Mutual Funds			
General Savings			
Vacation Savings and/or Vacation			
College Fund(s)			
Emergency Fund(s)			
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Income tax withheld (federal)			
Income tax withheld (state / local)			
Medicare tax withheld			
Social Security tax withheld			
Other withholdings			

TOTAL OF DIFFERENCE (+ or -) ...

Photocopy this form and use it every month and you'll most likely begin to clearly see areas in which you'd like to change your spending habits. If at any time you'd like to have me take a look at your financial overview, at no charge, please feel free to contact me at «representativephone» or via email at «representativeemail». I'll be happy to review these sheets with you at no charge.

** Note: If some of your expenses are NOT billed monthly, simply divide the expense to come up with a monthly amount. For example ... if your car insurance is billed every six months and the amount is \$600, you'd divide that amount by six and enter "\$100" for each month. If your property tax is billed annually and the amount is \$3000, you'd divide that amount by 12 and enter "\$250" for each month.*