

## Income Worksheet

<b>Monthly Gross Income</b>		<b>Total For Section</b>
Salary and wages	\$ _____	
Bonuses and Fringe Benefits	\$ _____	
Child Support	\$ _____	
Alimony	\$ _____	
Social Security	\$ _____	
Retirement Income	\$ _____	
Disability Payments	\$ _____	
Unemployment	\$ _____	
Worker's Comp	\$ _____	
AFDC	\$ _____	
Dividends	\$ _____	
Interest Income	\$ _____	
Business Income	\$ _____	
Rental Income	\$ _____	
Other income	\$ _____	
<b>Total Gross Income</b>	\$ _____ (copy this number to the right)	\$ _____
<b>Deductions From Income</b>		
Taxes	\$ _____	
Health Ins.	\$ _____	
Other Deductions	\$ _____	
Savings 401K	\$ _____	
<b>Total Deductions</b>	\$ _____ (copy this number to the right)	\$ _____
<b>Total Gross Income (minus) Total Deductions</b>	\$ _____ - \$ _____	
<b>Monthly Available Income</b>	= \$ _____ (copy this number to the right)	\$ _____

## Expense Worksheet

When filling out this free budget worksheet, if an expense is incurred less often than monthly, convert it to a monthly amount when calculating the monthly budget amount. For example, if an item occurs only once a year, divide the amount by twelve to get the monthly amount. Just be sure to allocate money from your income to cover that expense when it happens.

<b>Housing Expense</b>		<b>Total For Section</b>
Mortgage	\$ _____	
Home Insurance	\$ _____	
Property Taxes	\$ _____	
Repairs	\$ _____	
Rent	\$ _____	
Renters Insurance	\$ _____	
Lawn Care & Services	\$ _____	

<b>Total Housing Expenses</b>	\$ _____ (copy this number to the right)	\$ _____ <b>Housing</b>
<b>Utilities</b>		
Gas	\$ _____	
Electric	\$ _____	
Phone	\$ _____	
Cable	\$ _____	
Water Trash	\$ _____	
Sewer	\$ _____	
Internet	\$ _____	
Cell Phone	\$ _____	
Storage Fees	\$ _____	
<b>Total Utilities</b>	\$ _____ (copy this number to the right)	\$ _____ <b>Utilities</b>
<b>Children</b>		
School Tuition	\$ _____	
School Lunches	\$ _____	
School Supplies Tutoring	\$ _____	
Team Fees	\$ _____	
School Photos	\$ _____	
Allowances	\$ _____	
Camps	\$ _____	
Recreation	\$ _____	
Sports Fees	\$ _____	
Babysitting	\$ _____	
Daycare	\$ _____	
Diapers	\$ _____	
Formula	\$ _____	
Child Support	\$ _____	
<b>Total Child Expense</b>	\$ _____ (copy this number to the right)	\$ _____ <b>Children</b>
<b>Financial</b>		
Bank Fees	\$ _____	
Check Printing Fees	\$ _____	
Safety Deposit Fees	\$ _____	
Spending Cash	\$ _____	
Bank Loan #1	\$ _____	
Bank Loan #2	\$ _____	
Student Loans	\$ _____	
Auto Loans	\$ _____	
Credit Card #1	\$ _____	
Credit Card #2	\$ _____	
Credit Card #3	\$ _____	
Credit Card #4	\$ _____	
Other	\$ _____	
<b>Total Financial Expenses</b>	\$ _____ (copy this number to the right)	\$ _____ <b>Financial</b>

<b>Transportation</b>		
License Renewal	\$ _____	
Gasoline	\$ _____	
Auto Insurance	\$ _____	
Tires	\$ _____	
Maintenance/Oil Changes	\$ _____	
Tolls	\$ _____	
Taxi	\$ _____	
Bus Fare	\$ _____	
<b>Total Transportation</b>	\$ _____ (copy this number to the right)	<b>\$_____ Transportation</b>
<b>Health</b>		
Doctor	\$ _____	
Dental	\$ _____	
Eye Care	\$ _____	
Annual Physical	\$ _____	
Prescriptions	\$ _____	
Glasses	\$ _____	
Health Insurance	\$ _____	
Life Insurance	\$ _____	
<b>Total Health Expenses</b>	\$ _____ (copy this number to the right)	<b>\$_____ Health</b>
<b>Household /Pets</b>		
Groceries	\$ _____	
Cleaning Goods	\$ _____	
Office Supply	\$ _____	
Pet Care	\$ _____	
Pet Boarding	\$ _____	
Vaccinations	\$ _____	
Supplies	\$ _____	
<b>Total House Expenses</b>	\$ _____ (copy this number to the right)	<b>\$_____ Household</b>
<b>Gifts</b>		
Holidays	\$ _____	
Birthdays	\$ _____	
Weddings	\$ _____	
Graduations	\$ _____	
General Cards	\$ _____	
Christmas Cards	\$ _____	
Wrapping Supplies	\$ _____	
Shipping	\$ _____	
<b>Total Gift Expenses</b>	\$ _____ (copy this number to the right)	<b>\$_____ Gifts</b>
<b>Personal</b>		
Eating Out	\$ _____	
Clothing	\$ _____	
Haircuts	\$ _____	
Nails	\$ _____	

Salon	\$ _____	
Magazines	\$ _____	
Newspaper	\$ _____	
Charities	\$ _____	
Club Dues	\$ _____	
Entertainment	\$ _____	
Movies	\$ _____	
Hobbies	\$ _____	
Magazines	\$ _____	
Newspapers	\$ _____	
Dues/memberships	\$ _____	
Other	\$ _____	
<b>Total Personal Expenses</b>	\$ _____ (copy this number to the right)	

**Calculating Total Expenses on your free budget worksheet**

	<b>Total Monthly Expenses</b>	
<b>Housing</b>	\$ _____	
<b>Utilities</b>	\$ _____	
<b>Children</b>	\$ _____	
<b>Financial</b>	\$ _____	
<b>Transportation</b>	\$ _____	
<b>Health</b>	\$ _____	
<b>Household</b>	\$ _____	
<b>Gifts</b>	\$ _____	
<b>Personal</b>	\$ _____	
<b>Total Monthly Expenses</b>	\$ _____ (copy this number to the right)	<b>\$ _____</b>

**Where You Stand**

To find out where you stand, subtract your total monthly expenses from your total monthly available income. If you come up with a negative number, you will need to work on cutting back on expenses. In addition to the free budget worksheets above, the following articles can help you get your budget in line: