

Sample Budget Worksheet

	Monthly Budget	Annual Amount	Comments
Income:			
Your Primary Income			
Your Spouse's Income			
Child Support or Alimony			
Social Security Income			
Disability Income			
Pension Income			
Investment Income			
Real Estate Investment Income			
Business Income			
Other Income			
Total Income	\$0.00	\$0.00	

Necessary Expenses:			
Payroll Taxes			
Other income deductions			
Rent or Mortgage			
2nd Mortgage or Home Equity Loan			
Property Taxes			
Water			
Garbage			
Gas & Electric			
Auto Insurance			
Auto repairs			
Food & Groceries (not dining out)			
Clothing (necessary)			
Telephone (not mobile phone)			
Home or Renters Insurance			
Healthcare or Insurance Costs			
Dental Care or Insurance Costs			
Life Insurance Costs			
Student Loans			
Home Repairs			
Home supplies			
Dry cleaning			
Laundry			
Investment Real Estate Expenses			
Business Income Expenses			
Childcare (daycare & babysitters)			
Child & Baby Expenses			
Other dependent expenses			
Total Necessary Expenses	\$0.00	\$0.00	

Discretionary Expenses:			
Credit Card Bills			
Auto Loan (s)			
Gasoline			
Cable or Satellite TV			

Mobile Phone (s)		
Home Improvement		
Home Security		
Garden Supplies		
Entertainment (not dining out)		
Dining Out		
Travel & Vacation		
Pets, Pet Care and Pet Food		
Clothing (above what's needed)		
Internet Access		
Computer Costs		
Gym membership		
Beer & Alcohol		
Cigarettes & Tobacco		
Total Discretionary Expenses	\$0.00	\$0.00

Investment Spending:

401K, 403B deposits		
IRA deposits		
Employee Stock Plans		
Brokerage Deposits		
Other		
Total Investment Spending	\$0.00	\$0.00

Results:

	Monthly	Yearly	%	Comments
Total Income				
Necessary Expenses				
Discretionary Income				
Investment Spending				
Discretionary Income less Investments				
Discretionary Spending				
Amount remaining to save or invest				