



Household Budget Worksheet

Income

Total monthly income _____
– Deductions (401(k), insurance,
taxes, and so on) _____
= Total _____

Housing Expenses

+ Monthly housing payment
(mortgage or rent) _____
+ Monthly property taxes
(May be included in monthly
mortgage payment) _____
+ Monthly homeowners insurance _____
+ Utilities
(Gas, electric, water, trash,
and so on) _____
= Total _____

Car Expenses

+ Car #1 monthly payment _____
+ Car #2 monthly payment _____
+ Monthly car insurance payment _____
+ Monthly gas expense _____
= Total _____

Credit Card Expenses

+ Credit card #1 minimum monthly
payment _____
+ Credit card #2 minimum monthly
payment _____
+ Credit card #3 minimum monthly
payment _____
+ Credit card #4 minimum monthly
payment _____
= Total _____



Other Expenses

- + Monthly misc. loan payment _____
- + Monthly child care expense _____
- + Monthly student loan payment _____
- + Monthly food expense _____
- + Monthly clothing expense _____
- + Monthly entertainment expense _____
- + Monthly pet expense _____
- + Monthly subscription expense _____
- + Other expense _____
- + Other expense _____
- + Other expense _____
- + Other expense _____
- = Total** _____

Monthly Totals

- Total income _____
- Total housing expense - _____
- Total car expenses - _____
- Total credit card expenses - _____
- Total other expenses - _____

= Total Surplus or Shortage _____