

# MONTHLY BUDGET WORKSHEET

From [getfinancialadvice.com](http://getfinancialadvice.com) and [gfaexpress.com](http://gfaexpress.com)

CATEGORY	BUDGET AMOUNT	ACTUAL AMOUNT	DIFFERENCE
<b>INCOME</b>			
Wages and Bonuses			
Interest Income			
Investment Income			
Miscellaneous Income			
<b>Income Subtotal</b>			
<b>Income Taxes Withheld</b>			
Federal Income Tax			
State and Local Income Tax			
Social Security/Medicare Tax			
<b>Income Taxes Subtotal</b>			
<b>SPENDABLE INCOME</b>			
<b>EXPENSES</b>			
<b>Home:</b>			
Mortgage or Rent			
Homeowners/Renters Insurance			
Property Taxes			
Home Repairs/Maintenance/HOA Dues			
Home Improvements			
<b>Utilities:</b>			
Electricity			
Water and Sewer			
Natural Gas or Oil			
Telephone (Land Line, Cell)			
<b>Food:</b>			
Groceries			

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Eating Out, Lunches, Snacks			
<b>Family Obligations:</b>			
Child Support/Alimony			
Day Care, Babysitting			
<b>Health and Medical:</b>			
Insurance (medical,dental,vision)			
Out-of-Pocket Medical Expenses			
Fitness (Yoga,Massage,Gym)			
<b>Transportation:</b>			
Car Payments			
Gasoline/Oil			
Auto Repairs/Maintenance/Fees			
Auto Insurance			
Other (tolls, bus, subway, taxi)			
<b>Debt Payments:</b>			
Credit Cards			
Student Loans			
Other Loans			
<b>Entertainment/Recreation:</b>			
Cable TV/Videos/Movies			
Computer Expense			
Hobbies			
Subscriptions and Dues			
Vacations			
<b>Pets:</b>			
Food			
Grooming, Boarding, Vet			

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<b>Clothing:</b>			
<b>Investments and Savings:</b>			
401(K)or IRA			
Stocks/Bonds/Mutual Funds			
College Fund			
Savings			
Emergency Fund			
<b>Miscellaneous:</b>			
Toiletries, Household Products			
Gifts/Donations			
Grooming (Hair, Make-up, Other)			
Other Miscellaneous Expense			
<b>TOTAL INVESTMENTS &amp; EXPENSES</b>			
<b>SURPLUS/SHORTAGE (Spendable income minus expenses &amp; investments)</b>			