

SAMPLE BUDGET WORKSHEET

	Monthly Amount	Nonmonthly Amount	Avg. Monthly Amount	Percent of Net Income	Avg. Per Pay Period
INCOME					
Net salary 1					
Net salary 2					
Other income, less taxes					
<i>Net income</i>					
EXPENSES					
Giving					
Savings					
Housing					
Mortgage/rent					
Taxes & insurance					
Electricity & gas					
Water/sanitation					
Telephone					
Cellular phone*					
Cable TV (cable modem?)*					
Repairs & maintenance					
Furniture & decoration*					
Termite/pest control					
Other _____					
<i>Total housing</i>					
Transportation					
Car payments					
Gasoline					
Repairs & maintenance					
Insurance					
Property taxes & licenses					
<i>Total transportation</i>					
Entertainment					
Eating out*					
Baby-sitting*					
Activities & hobbies*					
Trips & vacations*					
Pets*					
Parent allowance*					
Subscriptions, books, music, etc.*					
Other _____*					
<i>Total entertainment</i>					
Medical & Dental					
Doctors & dentists					
Prescriptions					
Other _____					
<i>Total medical & dental</i>					

*Discretionary expenses

	Monthly Amount	Nonmonthly Amount	Avg. Monthly Amount	Percent of Net Income	Avg. Per Pay Period
Food & Household					
Food					
Toiletries & supplies					
Baby supplies					
Other _____					
Total food & household					
Clothing & Personal					
Clothes purchases*					
Laundry & cleaning*					
Hair care*					
Total clothing & personal					
Debts					
Credit card & charge accounts					
Other _____					
Total debts					
Insurance					
Life					
Health (if not w/h from salary)					
Other _____					
Total insurance					
Gifts					
Christmas*					
Birthdays*					
Other*					
Total gifts					
Education & Children					
Tuition, books, etc.					
College room & board					
Child care					
Camps & activities*					
Lunches					
Allowances					
Other _____					
Total education & children					
Miscellaneous					
Film, photos, etc.*					
Other _____					
SUMMARY					
Average monthly income					
Average monthly expense					
Net margin (deficit)					

*Discretionary expenses