

Household Budget Plan

Month and Year:

MONTHLY INCOME	Average	Actual
Wages/Tips		
Interest Income		
Dividends		
Gifts Received		
Refunds/Reimbursements		
Transfer from Savings		
Other		
Other		
Other		
Total INCOME		

BUDGET SUMMARY	Average	Actual
TOTAL INCOME		
TOTAL EXPENSES		
NET		
Difference Between Average and Actual		

HOUSEHOLD EXPENSES	Average	Actual
Mortgage/Rent		
Electricity		
Gas/Oil		
Water/Sewage/Trash		
Phone		
Cable/Satellite		
Internet		
Furnishings/Appliances		
Lawn/Garden		
Home Supplies		
Maintenance		
Improvements		
Other		
Total HOUSEHOLD EXPENSES		

DAILY LIVING EXPENSES	Average	Actual
Groceries		
Personal Supplies		
Clothing		
Cleaning Services		
Dining/Eating Out		
Dry Cleaning		
Salon/Barber		
Other		
Other		
Other		
Total LIVING EXPENSES		

TRANSPORTATION	Average	Actual
Vehicle Payments		
Fuel		
Bus/Taxi/Train Fare		
Repairs		
Registration/Licence		
Other		
Total TRANSPORTATION		

OBLIGATIONS	Average	Actual
Student Loan		
Other Loan		
Credit Card #1		
Credit Card #2		
Credit Card #3		
Alimony/Child Support		
Federal Taxes		
State/Local Taxes		
Legal Fees		
Other		
Total OBLIGATIONS		

INSURANCE	Average	Actual
Auto		
Health		
Home/Rental		
Life		
Other		
Total HEALTH		

SAVINGS	Average	Actual
Emergency Fund		
Transfer to Savings		
Retirement (401k, IRA)		
Investments		
College		
Other		
Total SAVINGS		

CHILDREN	Average	Actual
Medical		
Clothing		
School Tuition		
School Lunch		
School Supplies		
Babysitting		
Toys/Games		
Other		
Total CHILDREN		

EDUCATION	Average	Actual
Music Lessons		
Tuition		
Other		
Total EDUCATION		

HEALTH	Average	Actual
Doctor/Dentist		
Medicine/Drugs		
Health Club Dues		
Emergency		
Other		
Total HEALTH		

PETS	Average	Actual
Food		
Medical		
Toys/Supplies		
Other		
Total PETS		

SUBSCRIPTIONS	Average	Actual
Newspaper		
Magazines		
Dues		
Club Memberships		
Other		
Total SUBSCRIPTIONS		

BUSINESS EXPENSES	Average	Actual
Deductable Expenses		
Non-Deductable Expenses		
Other		
Other		
Total BUSINESS EXPENSE		

ENTERTAINMENT	Average	Actual
Videos/DVDs		
Music		
Games		
Rentals		
Movies/Theater		
Concerts/Plays		
Books		
Hobbies		
Film/Photos		
Sports		
Outdoor Recreation		
Toys/Gadgets		
Other		
Total ENTERTAINMENT		

MISCELLANEOUS	Average	Actual
Bank Fees		
Postage		
Other		
Other		
Other		
Other		
Other		
Total MISCELLANEOUS		

VACATION	Average	Actual
Travel		
Lodging		
Food		
Rental Car		
Entertainment		
Other		
Total VACATION		

CHARITY/GIFTS	Average	Actual
Gifts Given		
Charitable Donations		
Religious Donations		
Other		
Total CHARITY/GIFTS		