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### BUDGET WORKSHEET

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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			
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			
<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)			
Miscellaneous Expense			
<b>Total Investments and Expenses</b>			
<b>Surplus/Shortage (Spendable income minus expenses &amp; investments)</b>			

For expenses incurred more or less often than monthly, convert the payment to a monthly amount when calculating the monthly budget. For instance, convert auto expense that's billed every six months to a monthly amount by dividing the six-month premium by six. This money should be kept separate from your other money so it's available when the bill becomes due.