

# Our Family Budget

Expenses	Monthly
First Mortgage/Rent	\$
Second Mortgage/ Home Equity	\$
Property Taxes	\$
Home/Rent Insurance	\$
Home Owner Fees	\$
Other _____	\$

**HOUSING**

Gas	\$
Electric	\$
Phone - Landline	\$
Cell Phone(s)	\$
Internet/ Cable	\$
Other _____	\$

**UTILITIES**

Car Payments	\$
Gas/Travel	\$
Auto Insurance	\$
Auto Maintenance	\$
Other _____	\$

**TRANSPORTATION**

Savings/ Investments	\$
Emergency Savings	\$
Other _____	\$

**SAVINGS**

Total Credit Cards	\$
Misc. Debt	\$
Student Loans	\$
Medical Bills	\$
Other _____	\$

**DEBT**

Groceries	\$
Work Lunch	\$
School Lunch	\$
Household/ Toiletries	\$
Tobacco/Alcohol	\$
Medical/Life Insurance	\$
Medical/Doctor	\$
Pharmacy	\$
Health Insurance	\$
Hair	\$
Pet/Veterinary	\$
Cell Phone	\$
Travel/Books	\$
Movies/ Entertainment	\$
Dining Out	\$
Gifts	\$
Donations/Charity	\$
Sports/Recreation	\$
Hobbies	\$
Childcare/Alimony	\$
Vacations/Trips	\$
Home Repair/Updates	\$
Other _____	\$
Other _____	\$

**LIVING EXPENSES**

TOTAL MONTHLY INCOME	Monthly
Include after tax income: all wages, part-time, government assistance, pension, social security, etc.	
	\$

**SUBTRACT**

TOTAL MONTHLY EXPENSES	Monthly
	\$

**EQUALS**

BUDGET SURPLUS / DEFICIT	Monthly
	\$

**TOTAL MONTHLY EXPENSES** \$

**FREE PRINTABLE WORKSHEET**

Though *no one* can make a brand new start, **anyone** can start from now and make a brand new