

## Budget Worksheet

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Date: \_\_\_\_\_

### Monthly Expenses

#### Housing Expense

Mortgage Payment \_\_\_\_\_  
 Homeowners Ins \_\_\_\_\_  
 Maintenance Items \_\_\_\_\_  
 Taxes \_\_\_\_\_

#### Utility Bills

Electric \_\_\_\_\_  
 Heat \_\_\_\_\_  
 Cable Bundled \_\_\_\_\_  
 Phone and internet \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 Internet \_\_\_\_\_  
 Water/Sewer \_\_\_\_\_  
 Trash \_\_\_\_\_

#### Required Payments

Credit Cards \_\_\_\_\_  
 Credit Cards \_\_\_\_\_  
 Child Support \_\_\_\_\_  
 Car Payment \_\_\_\_\_  
 Car Insurance \_\_\_\_\_  
 Life Insurance \_\_\_\_\_  
 Health Ins \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Alarm \_\_\_\_\_

#### Variable Expenses

Groceries \_\_\_\_\_  
 Dining Out \_\_\_\_\_  
 Entertainment \_\_\_\_\_  
 Vehicle Gas \_\_\_\_\_  
 License Plates & Reg. \_\_\_\_\_  
 Vehicle Maintenance \_\_\_\_\_  
 Prescriptions \_\_\_\_\_  
 Medical Co-pays \_\_\_\_\_  
 Personal Expenses \_\_\_\_\_  
 Pet Care \_\_\_\_\_  
 Clothing/Shoes \_\_\_\_\_  
 other \_\_\_\_\_  
 Lawn Care \_\_\_\_\_  
 Gifts / Charities \_\_\_\_\_  
 Alcohol / tobacco \_\_\_\_\_

### Monthly Net Income

#### Monthly Net Income

\_\_\_\_\_ Wages  
 \_\_\_\_\_ Wages  
 \_\_\_\_\_ Wages  
 \_\_\_\_\_ Disability  
 \_\_\_\_\_ Pension  
 \_\_\_\_\_ Commissions  
 \_\_\_\_\_ Rental income  
 \_\_\_\_\_ Unemployment  
 \_\_\_\_\_ Section 8  
 \_\_\_\_\_ Alimony/Child Sup  
 \_\_\_\_\_ Social Security  
 \_\_\_\_\_ SSP  
 \_\_\_\_\_ SSI  
 \_\_\_\_\_ HEAP  
 \_\_\_\_\_ SNAP  
 \_\_\_\_\_ WIC

  **Total Monthly Income**

#### Cash Flow Calculation

<b>Total Monthly Income</b>	\$
<b>Total Housing Expense</b>	\$
<b>Total Utility Bills</b>	\$
<b>Total Other Payments</b>	\$
<b>Total Variable Expenses</b>	\$
<b>Excess/Shortfall</b>	\$

#### Housing Ratio Calculation

#### Debt to Income Calculation