**BUDGET WORK SHEET**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **\*INCOME** | Current $  Amount | % of Income | Goal Amount | Income % Goal |
| \*Wages & Tips |  |  |  |  |
| \*Interest Income |  |  |  |  |
| \*Dividends |  |  |  |  |
| \*Gifts Received |  |  |  |  |
| \*Refunds/Reimbursements |  |  |  |  |
| \*Financial Aid |  |  |  |  |
| \*Rental Income |  |  |  |  |
| \*INCOME-Other |  |  |  |  |
| **TO SAVINGS** |  |  |  |  |
| Emergency Fund |  |  |  |  |
| Retirement Fund |  |  |  |  |
| College Fund |  |  |  |  |
| Investments |  |  |  |  |
| Taxes |  |  |  |  |
| Vacation Fund |  |  |  |  |
| SAVINGS -Other |  |  |  |  |
| **CHARITY/GIFTS** |  |  |  |  |
| **Tithing** |  |  |  |  |
| **Charitable Donations** |  |  |  |  |
| **Religious Donations** |  |  |  |  |
| Gifts |  |  |  |  |
| Christmas |  |  |  |  |
| CHARITY - Other |  |  |  |  |
| **HOUSING** |  |  |  |  |
| \*Mortgage/Rent |  |  |  |  |
| \*Home/Rental Insurance |  |  |  |  |
| \*Real Estate Taxes |  |  |  |  |
| Furnishings/Appliances |  |  |  |  |
| Lawn/Garden |  |  |  |  |
| Maintenance/Supplies |  |  |  |  |
| Improvements |  |  |  |  |
| \*HOUSING - Other |  |  |  |  |
| **UTILITIES** |  |  |  |  |
| Electricity |  |  |  |  |
| Gas/Oil |  |  |  |  |
| Water/Sewer/Trash |  |  |  |  |
| **UTILITIES CONTINUED** | Current $  Amount | % of Income | Goal Amount | Income % Goal |
| Phone |  |  |  |  |
| Internet/Cable/Satellite |  |  |  |  |
| UTILITIES - Other |  |  |  |  |
| **FOOD** |  |  |  |  |
| Groceries |  |  |  |  |
| Dining/Eating Out |  |  |  |  |
| Pet Food |  |  |  |  |
| FOOD - Other |  |  |  |  |
| **TRANSPORTATION** |  |  |  |  |
| \*Vehicle Payments |  |  |  |  |
| Auto Insurance |  |  |  |  |
| Fuel |  |  |  |  |
| Bus/Taxi/Train Fare |  |  |  |  |
| Repairs/Tires |  |  |  |  |
| Registration/License |  |  |  |  |
| TRANSPORTATION - Other |  |  |  |  |
| **HEALTH** |  |  |  |  |
| Health Insurance |  |  |  |  |
| Disability Insurance |  |  |  |  |
| Doctor/Dentist/Optometrist |  |  |  |  |
| Medicine/Drugs |  |  |  |  |
| Health Club Dues |  |  |  |  |
| Life Insurance |  |  |  |  |
| Veterinarian/Pet Care |  |  |  |  |
| HEALTH - Other |  |  |  |  |
| **DAILY LIVING** |  |  |  |  |
| Clothing |  |  |  |  |
| Education |  |  |  |  |
| Personal Supplies |  |  |  |  |
| Cleaning Services |  |  |  |  |
| Laundry/Dry Cleaning |  |  |  |  |
| Salon/Barber |  |  |  |  |
| DAILY LIVING - Other |  |  |  |  |
| **CHILDREN** |  |  |  |  |
| Babysitting/Child Care |  |  |  |  |
| Children: Clothing |  |  |  |  |
| Medical |  |  |  |  |
| Music Lessons |  |  |  |  |
| **CHILDREN CONTINUED** | Current $ Amount | % of Income | Goal Amount | Income % Goal |
| School Tuition |  |  |  |  |
| School Lunch |  |  |  |  |
| School Supplies |  |  |  |  |
| Toys/Games |  |  |  |  |
| CHILDREN - Other |  |  |  |  |
| **OBLIGATIONS** |  |  |  |  |
| \*Student Loan |  |  |  |  |
| \*Other Loan |  |  |  |  |
| \*Credit Card #1 |  |  |  |  |
| \*Credit Card #2 |  |  |  |  |
| \*Credit Card #3 |  |  |  |  |
| \*Alimony/Child Support |  |  |  |  |
| Federal Taxes |  |  |  |  |
| State/Local Taxes |  |  |  |  |
| Legal Fees |  |  |  |  |
| OBLIGATIONS - Other |  |  |  |  |
| **BUSINESS EXPENSE** |  |  |  |  |
| Deductible Expenses |  |  |  |  |
| Non-Deductible Expenses |  |  |  |  |
| BUSINESS - Other |  |  |  |  |
| **ENTERTAINMENT** |  |  |  |  |
| Vacation/Travel |  |  |  |  |
| Videos/DVDs |  |  |  |  |
| Music |  |  |  |  |
| Games |  |  |  |  |
| Rentals |  |  |  |  |
| Movies/Theater |  |  |  |  |
| Concerts/Plays |  |  |  |  |
| Books |  |  |  |  |
| Hobbies |  |  |  |  |
| Film/Photos |  |  |  |  |
| Sports |  |  |  |  |
| Outdoor Recreation |  |  |  |  |
| Toys/Gadgets |  |  |  |  |
| ENTERTAINMENT - Other |  |  |  |  |
| **SUBSCRIPTIONS** |  |  |  |  |
| Newspaper |  |  |  |  |
| Magazines |  |  |  |  |
| **SUBSCRIPTIONS CONTINUED** | Current $ Amount | % of Income | Goal Amount | Income % Goal |
| Dues/Memberships |  |  |  |  |
|  |  |  |  |  |
| SUBSCRIPTIONS - Other |  |  |  |  |
| **MISCELLANEOUS** |  |  |  |  |
| Bank Fees |  |  |  |  |
| Postage |  |  |  |  |
| MISC - Other |  |  |  |  |

\* denotes items creditors use to calculate the gross debt-to-income ratio.

In addition installment and revolving accounts, they also include

homeowners insurance, association dues, and real estate taxes.