



# Budget Worksheet

Essential budget items	Per month
<b>Household expenses</b>	
Mortgage/rent	\$ <input type="text"/>
Utilities/cable/internet	\$ <input type="text"/>
General maintenance	\$ <input type="text"/>
Household supplies	\$ <input type="text"/>
Property tax & insurance	\$ <input type="text"/>
Credit card debt payments	\$ <input type="text"/>
<b>Meals</b>	
Groceries	\$ <input type="text"/>
Beverages	\$ <input type="text"/>
Essential entertaining	\$ <input type="text"/>
<b>Personal care</b>	
Clothing	\$ <input type="text"/>
Products/maintenance	\$ <input type="text"/>
<b>Healthcare</b>	
Medicare/supplemental insurance	\$ <input type="text"/>
Out-of-pocket payments	\$ <input type="text"/>
Dental	\$ <input type="text"/>
Eye doctor/glasses	\$ <input type="text"/>
Other essential expenses	\$ <input type="text"/>
<b>Transportation</b>	
Car payments/auto insurance	\$ <input type="text"/>
Maintenance and fuel	\$ <input type="text"/>
Taxes, registration, etc.	\$ <input type="text"/>
Essential transportation costs	\$ <input type="text"/>
<b>Leisure and hobbies</b>	
Essential spending	\$ <input type="text"/>
Gifts and holidays	\$ <input type="text"/>
<b>Tax considerations</b>	
Charitable contributions	\$ <input type="text"/>
Income tax	\$ <input type="text"/>
Other	\$ <input type="text"/>
<b>Miscellaneous</b>	
	\$ <input type="text"/>
	\$ <input type="text"/>
	\$ <input type="text"/>
	\$ <input type="text"/>
<b>TOTAL ESSENTIAL</b>	\$ <input type="text"/>

Discretionary budget items	Per month
<b>Household expenses</b>	
Home improvement	\$ <input type="text"/>
New purchases	\$ <input type="text"/>
	\$ <input type="text"/>
	\$ <input type="text"/>
	\$ <input type="text"/>
	\$ <input type="text"/>
<b>Meals</b>	
Dining out	\$ <input type="text"/>
Entertaining	\$ <input type="text"/>
	\$ <input type="text"/>
<b>Personal care</b>	
The extras	\$ <input type="text"/>
Products/maintenance	\$ <input type="text"/>
<b>Healthcare</b>	
Other out-of-pocket insurance	\$ <input type="text"/>
	\$ <input type="text"/>
	\$ <input type="text"/>
	\$ <input type="text"/>
	\$ <input type="text"/>
<b>Transportation</b>	
Discretionary travel	\$ <input type="text"/>
Vacations	\$ <input type="text"/>
Upgrades	\$ <input type="text"/>
Other	\$ <input type="text"/>
<b>Leisure and hobbies</b>	
Discretionary spending	\$ <input type="text"/>
Gifts and holidays	\$ <input type="text"/>
<b>Tax considerations</b>	
Charitable contributions	\$ <input type="text"/>
Gifts	\$ <input type="text"/>
Other	\$ <input type="text"/>
<b>Miscellaneous</b>	
	\$ <input type="text"/>
	\$ <input type="text"/>
	\$ <input type="text"/>
	\$ <input type="text"/>
<b>TOTAL DISCRETIONARY</b>	\$ <input type="text"/>