

HOUSEHOLD BUDGET WORKSHEET

1 worksheet that could help you gain control of your financial life

Income Sources

	Monthly Income
Gross Salary (including your spouse's, if applicable)	
Dividends	
Interest	
Alimony/Child Support	
Other	
Total Monthly Income	\$

Expenses

	Due Date	Monthly Amount
Home		
Mortgage/Rent		
Property Tax & Insurance		
General Maintenance and Repair		
Household Supplies		
Childcare		
Other		
Meals		
Groceries		
Dining Out		
Entertaining		
Other		

	Due Date	Monthly Amount
Personal Care		
Clothing		
Products/Maintenance (beauty products, dry cleaning, etc.)		
Other		
Utilities		
Electric/Gas		
Water & Sewer		
Phone		
Cable/Satellite		
Internet		
Trash Service		
Other		
Transportation		
Car Payment		
Gas		
Car Insurance		
Repairs and Maintenance		
Bus/Public Transportation		
Other		

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	Due Date	Monthly Amount
Healthcare		
Medical Expenses		
Prescription Drugs		
Over the Counter Medications		
Other		
Insurance		
Health Insurance		
Life Insurance		
Disability Insurance		
Dental Insurance and Expenses		
Vision Insurance and Expenses		
Other		
Debt Payments		
Credit Cards		
Student Loans		
Personal Loans		
Other		
Leisure & Hobbies		
Gifts and Holidays		
Hobby Costs		
Pet Expenses		
Vacations		
Books/Magazines		
Charitable Contributions		
Membership Dues		
Other		
Savings/Investments		
Tax-Deferred Retirement Plan Contributions		
IRAs, After-Tax Annuity Contributions		
College Savings		
Personal Savings		
Personal Investment Contributions		
Other		
Total Monthly Expenses		\$

So, now that you know your total monthly income and expenses... Now what?

If your expenses are more than your income, determine areas where you can cut spending. For example, can you downgrade or eliminate your cable bill? Are there organizations to which you are paying membership dues that you are no longer heavily involved in? Small changes to your expenses can help free up money for other things.

If you have extra income once your monthly expenses are paid, you should consider putting that money toward your retirement account or personal savings accounts.

One day you will have a better idea of where your money is going. One Day is Today!® Use this worksheet to track and budget your monthly living expenses.

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