

Monthly Household Budget

Housing Expenses

Rent/Mortgage \$ _____

Condo/Lot Rent Fees \$ _____

Property Taxes \$ _____

Electricity \$ _____

Heating Costs \$ _____

Water \$ _____

Maintenance/Repair \$ _____

Parking fees \$ _____

Non-Housing Expenses

Gas/Taxi \$ _____

Car insurance and license \$ _____

Car repairs/service \$ _____

Renter's/Homeowner's Insurance \$ _____

Health Insurance \$ _____

Life Insurance \$ _____

Child Care/Babysitter \$ _____

Schooling/Tuition \$ _____

Child Support/Alimony \$ _____

Groceries/Personal Care Products \$ _____

Laundry \$ _____

Telephone \$ _____

Cell Phone \$ _____

Internet \$ _____

Cable \$ _____

Clothing \$ _____

Prescriptions/Eye Care/Dental \$ _____

Donations \$ _____

Gifts (Holidays/Birthdays/Other)..... \$ _____
Bank Fees \$ _____
Professional Dues \$ _____

Other Expenses

Savings \$ _____
Haircuts \$ _____
Pocket Money (coffee, lunches) \$ _____
Entertainment \$ _____
Pet Care/Vet Bills \$ _____
Alcohol/Cigarettes \$ _____
Hobbies/Clubs \$ _____
Subscriptions \$ _____
Sports/Gym Membership \$ _____
Furniture \$ _____
Other: _____ \$ _____
Other: _____ \$ _____
Other: _____ \$ _____

Monthly Debt Payments

Property Loans \$ _____
Car Payments \$ _____
Personal Loans \$ _____
Line of Credit \$ _____
Credit Cards \$ _____
Student Loans \$ _____
Other: _____ \$ _____
Other: _____ \$ _____
Other: _____ \$ _____
Total Monthly Expenses \$ _____

Monthly Incomes

Income Source	Amount
	+
Total Monthly Income:	=

Monthly Income – Monthly Expenses = Cash Flow

If this number is negative (-) you are spending more than you are making. See what expenses you can cut out.