

BUDGET WORKSHEET (I know it sounds boring, but all the money you save will be so worth it. Promise!)

INCOME	EXPECTED	ACTUAL	DIFFERENCE
salary			
spouse's salary			
investing/interest income			
bonuses/commissions			
other:			
total			
EXPENSES	BUDGET	ACTUAL	DIFFERENCE
housing (rent or mortgage payment)			
utilities (electric, gas, water, phone, garbage)			
cable and internet service			
cell phone			
home insurance and taxes			
home repairs			
credit card payment			
loans			
alarm system			
other:			
total			
FAMILY	BUDGET	ACTUAL	DIFFERENCE
day care and baby sitting			
activities and lessons			
allowances			
school tuition/books			
tutoring			
other:			
total			
FOOD	BUDGET	ACTUAL	DIFFERENCE
groceries			
eating out			
tasty treats (coffee, soda, other)			
other:			
total			



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BUDGET WORKSHEET

ENTERTAINMENT	BUDGET	ACTUAL	DIFFERENCE
tickets for shows and games			
subscriptions			
DVDs, CDs, video games			
other:			
total			
TRANSPORTATION	BUDGET	ACTUAL	DIFFERENCE
car payment			
car insurance and taxes			
gas			
public transit			
parking, tolls			
car maintenance			
other:			
total			
PERSONAL & HEALTH	BUDGET	ACTUAL	DIFFERENCE
clothing			
toiletries & care products			
haircuts			
gym memberships			
insurance (life, health, dental)			
doctor visit copays			
prescription and OTC drugs			
other:			
total			
MISCELLANEOUS	BUDGET	ACTUAL	DIFFERENCE
charity, gifts and offerings			
pet supplies and vet			
travel/vacation			
spending cash			
other:			
total			
SAVINGS	BUDGET	ACTUAL	DIFFERENCE
short-term			
long-term			
total			
GRAND TOTAL			

MONTH/YEAR:

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