



## Basic Budgeting Worksheet

Courtesy of [www.HOPE4USA.com](http://www.HOPE4USA.com)

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<b>Total Monthly Gross Income</b>		\$ _____
- Taxes, Health Ins. & Other Payroll Deductions	\$ _____	
- Savings, 401K, etc.	\$ _____	
<b>= Total Monthly 'Spendable' Income</b>		\$ _____

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<b>Housing Expenses</b>	<b>Monthly Payments</b>
Rent or Mtg.	\$ _____
Utilities	\$ _____
Insurance (set \$ aside each month if paid annually)	\$ _____
Repairs (set \$ aside for future expenses)	\$ _____
Taxes (set \$ aside if paid annually)	\$ _____
<b>= Total</b>	<b>\$ _____</b>

<b>Car Expenses</b>	
Loan Payment(s)	\$ _____
Gas	\$ _____
Insurance (set \$ aside if paid annually)	\$ _____
Maintenance & Repairs (set \$ aside for future expenses)	\$ _____
<b>= Total</b>	<b>\$ _____</b>

<b>Debts</b>	
Creditor #1 _____	\$ _____
Balance _____	
Creditor #2 _____	\$ _____
Balance _____	
Creditor #3 _____	\$ _____
Balance _____	
Creditor #4 _____	\$ _____
Balance _____	

(figure more on back if needed)

= **Total**

\$ \_\_\_\_\_

### Miscellaneous

(Set \$ aside each month for annual expenses,  
such as Ins.)

Church Tithes & Offerings	\$ _____
Other Charitable Contributions	\$ _____
Groceries, Lunches, Meals Out	\$ _____
Childcare	\$ _____
School Tuition/Supplies	\$ _____
Medical Bills and CoPays	\$ _____
Prescription Medicines	\$ _____
Pet Supplies & Vet Exams	\$ _____
Entertainment, Cable, Video Rentals	\$ _____
Club Dues (Homeowner's Assoc., Fitness, etc...)	\$ _____
Newspaper, Magazine Subscriptions	\$ _____
Clothing	\$ _____
Haircuts	\$ _____
Gifts	\$ _____
Cash	\$ _____
Other (continue on back if needed)	\$ _____
= <b>Total</b>	\$ _____

### Monthly Expense Totals

Housing	\$ _____
Car	\$ _____
Debts	\$ _____
Miscellaneous	\$ _____
= <b>Total Expenses</b>	\$ _____

### Monthly Surplus or Shortage

\$ \_\_\_\_\_

(Total Spendable Income *minus* Total  
Expenses)

\*Please note, if your expenses equal more than your income then either your expenses must be reduced or your income must be increased. You may e-mail your credit specialist for advice.