



YOUR BUDGET WORKSHEET

Net Monthly Income (after taxes and deductions):

wages or salaries	\$	
child or spousal support	\$	
interest or dividends	\$	
other:	\$	
other:	\$	
Total Net Income		\$

Expenses

housing, including rent or mortgage payments, taxes, homeowner's or renter's insurance	\$	
utilities, including gas, electricity, trash collection, water and telephone	\$	
transportation, including fares, car payments, gas, car insurance and parking fees	\$	
health and dental care and insurance	\$	
food at home	\$	
entertainment, including dining out	\$	
clothing	\$	
laundry, dry cleaning, personal care, toiletries	\$	
child care and baby-sitting	\$	
credit card and loan payments (excluding mortgage)	\$	
vacations	\$	
gifts (for birthdays, holidays, graduations, weddings, etc.)	\$	
other:	\$	
other:	\$	
other:	\$	
Total Expenses		\$
Total Net Income Minus Total Expenses		\$
Amount Over or Under		\$

List the problem areas in the budget, the amount you need to save, and how you plan to do it.

Problem Area	Amount to Save	How?
	\$	
	\$	
	\$	

FOUR REASONS WHY BUDGETS FAIL:

- 1** carelessness
- record keeping
- 2** unrealistic
- expectations
- 3** failure to set
- priorities
- 4** failure to plan for
- the unexpected