

Household Budget Worksheet



Monthly Take Home Income	
Household wages	2000
Salary or Wages (Spouse)	
Social Security	
Military Pay	
Retirement Interest Income	
Alimony / Child Support	
Unemployment	
SNAP Benefits	
Other Income	
Total Take Home Income	2000

Housing Expenses 35%	
Rent	500
1st Mortgage (PITI/HOA	
2nd Mortgage (PITI)	
Heating	
Electric	100
Water/Sewer	100
Repairs/Improvements	
Other	
Total Expenses	\$700

Transportation 20%	
Auto Loan	200
Auto Insurance	50
Gas/Maintenance	50
Public Transportation/Taxi	
Parking/Tolls	
Total Expenses	\$300

Other Living Expenses 20%	
Groceries	100
Eating Out (snacks, meals etc)	100
Household Items	25
Clothing	25
Personal Care (toiletries, haircuts, etc)	25
Education (tuition, supplies, activities)	
Entertainment	100
Prescriptions	10
Medical (co-pays, non-insured bills)	20
Contributions/Donations/Gifts	
Other	
Other	
Total Other Living Expenses	\$405

Debt 5%	
Credit Card	100
Credit Card	100
Credit Card	
Personal Loans	
Student Loans	
Medical Bills	
Other	
Other	
Total Unsecured Debt	\$200

Investments and Savings	
Emergency Fund	10
Savings Account	20
Financial Goal 1	
Financial Goal 2	
Retirement Funds (IRA, Roth IRA)	
Stocks/Bonds)	
Total Savings	\$30

Summary of Budget	
Total Take Home (Income)	\$2,000
Total Living Expenses (-)	\$1,635
Disposable Income or Deficit	\$365.00
Disposable Income as Percent	18.25%

Note: If you have a deficit, you should seek the help of a credit counseling agency to help you reduce expenses as well as create a workable budget for you and your family.

This budget is a recommendation based on the Financial Community Guideline. Every situation is different. These guidelines are just one tool to help keep your finances healthy.

**For more information
about managing your
finances call
800-769-3571
to speak to a credit
counselor today.**