



Family Life Credit Services

Monthly Budget Worksheet

Name: _____

Date: _____

INCOME

	<u>Actual</u>	<u>Suggested</u>
His Monthly Take-Home	_____	_____
Her Monthly Take-Home	_____	_____
Additional Income	_____	_____
Additional Income	_____	_____
Total Monthly Income	_____	_____

FIXED EXPENSES

	<u>Actual</u>	<u>Suggested</u>
<u>Charity/Church/Tithe</u>	\$ _____	\$ _____
<u>Housing Expenses</u>		
• Mortgage	\$ _____	\$ _____
Current		
Past Due		
• Rent	\$ _____	\$ _____
Current		
Past Due		
• Property Taxes	\$ _____	\$ _____
• Gas/Electric	\$ _____	\$ _____
• Water/Sewer/Garbage	\$ _____	\$ _____
• Repairs/Maintenance	\$ _____	\$ _____
• Insurance	\$ _____	\$ _____
• Association Fees	\$ _____	\$ _____
<u>Phone</u>		
• Home Phone	\$ _____	\$ _____
• Cell Phone	\$ _____	\$ _____
<u>Groceries/Toiletries</u>	\$ _____	\$ _____
<u>Transportation Expenses</u>		
• Car Payment #1	\$ _____	\$ _____
• Car Payment #2	\$ _____	\$ _____
• Car Payment #3	\$ _____	\$ _____
• Gas	\$ _____	\$ _____
• Insurance	\$ _____	\$ _____
• Repairs/Maintenance	\$ _____	\$ _____
• Registration	\$ _____	\$ _____
• Other	\$ _____	\$ _____
<u>Health Insurance</u>	\$ _____	\$ _____
<u>Life Insurance</u>	\$ _____	\$ _____
<u>Medical Expenses</u>		
• Hospital	\$ _____	\$ _____
• Clinic	\$ _____	\$ _____
• Dentist	\$ _____	\$ _____
• Medication	\$ _____	\$ _____
• Other	\$ _____	\$ _____
• Other	\$ _____	\$ _____

	<u>Actual</u>	<u>Suggested</u>
<u>Installment Loan</u>	\$ _____	\$ _____
<u>Secured Loan</u>	\$ _____	\$ _____
<u>Student Loans</u>		
• #1	\$ _____	\$ _____
• #2	\$ _____	\$ _____
• #3	\$ _____	\$ _____
• #4	\$ _____	\$ _____
<u>Child Care</u>	\$ _____	\$ _____
<u>Babysitting</u>	\$ _____	\$ _____
<u>Alimony</u>	\$ _____	\$ _____
<u>Child Support</u>	\$ _____	\$ _____
<u>Other</u>	\$ _____	\$ _____
<u>Other</u>	\$ _____	\$ _____
<u>Other</u>	\$ _____	\$ _____
<u>Other</u>	\$ _____	\$ _____

Notes:

FLEXIBLE EXPENSES

	<u>Actual</u>	<u>Suggested</u>		<u>Actual</u>	<u>Suggested</u>
<u>Recreation/Entertainment</u>	\$ _____	\$ _____	<u>School Expenses</u>	\$ _____	\$ _____
<u>Dry Cleaning/Laundromat</u>	\$ _____	\$ _____	<u>Membership Fees</u>	\$ _____	\$ _____
<u>Clothing</u>	\$ _____	\$ _____	<u>Magazine Subscriptions</u>	\$ _____	\$ _____
<u>Cable/Dish</u>	\$ _____	\$ _____	<u>Vacation</u>	\$ _____	\$ _____
<u>Internet</u>	\$ _____	\$ _____	<u>Haircuts/Salon</u>	\$ _____	\$ _____
<u>Dining Out</u>	\$ _____	\$ _____	<u>Birthday/Christmas Gifts</u>	\$ _____	\$ _____
			<u>Lottery</u>	\$ _____	\$ _____
<u>Pet Expenses</u>			<u>Cigarettes/Alcohol</u>	\$ _____	\$ _____
• Pet Food	\$ _____	\$ _____	<u>Savings</u>	\$ _____	\$ _____
• Vet Bills	\$ _____	\$ _____	<u>Other</u>	\$ _____	\$ _____
			<u>Other</u>	\$ _____	\$ _____
			<u>Other</u>	\$ _____	\$ _____

Total Monthly Net Income: \$ _____
 Total Monthly Fixed Expense: \$ _____
 Total Monthly Flexible Expense: \$ _____
Working Dollar Amount: \$ _____

Notes:

Assets

	<u>value</u>
House	\$ _____
Vehicle 1	\$ _____
Vehicle 2	\$ _____
Vehicle 3	\$ _____
IRA's	\$ _____
Recreation Vehicle	\$ _____
401(k)	\$ _____
Mutual Funds	\$ _____
Savings	\$ _____
Checking Account	\$ _____
Other 1	\$ _____
Other 2	\$ _____
TOTAL ASSETS	\$ _____

Liabilities

	<u>Amount Owed</u>
House	\$ _____
Vehicle 1	\$ _____
Vehicle 2	\$ _____
Vehicle 3	\$ _____
Recreation Vehicle/Camper	\$ _____
Loan 1	\$ _____
Loan 2	\$ _____
Loan 3	\$ _____
TOTAL LIABILITIES	\$ _____
Total Assets	\$ _____
Total Liabilities	\$ _____
Total Debt On Program	\$ _____
Other Debt	\$ _____
<hr/>	
Total Net Worth	\$ _____