

The Personal Budget Worksheet

Name: _____

Period covered - From: _____ To: _____

Item	Historical	Current Budget	Current Actual	Difference
Debt, savings and investment				
Credit and charge cards	\$ _____	\$ _____	\$ _____	\$ _____
Other installment loans	\$ _____	\$ _____	\$ _____	\$ _____
Education fund	\$ _____	\$ _____	\$ _____	\$ _____
Retirement	\$ _____	\$ _____	\$ _____	\$ _____
Other savings goals	\$ _____	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____	\$ _____
Total debt, savings, etc.:	\$ _____	\$ _____	\$ _____	\$ _____
Food				
Home consumption	\$ _____	\$ _____	\$ _____	\$ _____
Outside the home	\$ _____	\$ _____	\$ _____	\$ _____
Total food:	\$ _____	\$ _____	\$ _____	\$ _____
Clothing				
Clothing and shoes	\$ _____	\$ _____	\$ _____	\$ _____
Cleaning, laundry	\$ _____	\$ _____	\$ _____	\$ _____
Jewelry, watches, etc.	\$ _____	\$ _____	\$ _____	\$ _____
Total clothing:	\$ _____	\$ _____	\$ _____	\$ _____
Housing				
Rent or mortgage	\$ _____	\$ _____	\$ _____	\$ _____
Real estate taxes	\$ _____	\$ _____	\$ _____	\$ _____
Insurance	\$ _____	\$ _____	\$ _____	\$ _____
Furniture and furnishings	\$ _____	\$ _____	\$ _____	\$ _____
Appliances	\$ _____	\$ _____	\$ _____	\$ _____
Cleaning, repairs and maint.	\$ _____	\$ _____	\$ _____	\$ _____
Electricity, gas and heating	\$ _____	\$ _____	\$ _____	\$ _____
Water and sewer	\$ _____	\$ _____	\$ _____	\$ _____
Telephone, cable	\$ _____	\$ _____	\$ _____	\$ _____
Other housing	\$ _____	\$ _____	\$ _____	\$ _____
Total housing:	\$ _____	\$ _____	\$ _____	\$ _____
Totals for this page:	\$ _____	\$ _____	\$ _____	\$ _____

The Personal Budget Worksheet

Name: _____

Period covered - From: _____ To: _____

Item	Historical	Current Budget	Current Actual	Difference
Personal and Legal				
Personal care and toiletries	\$ _____	\$ _____	\$ _____	\$ _____
Child care	\$ _____	\$ _____	\$ _____	\$ _____
Legal and accounting	\$ _____	\$ _____	\$ _____	\$ _____
Life and disability insurance	\$ _____	\$ _____	\$ _____	\$ _____
Other personal and legal	\$ _____	\$ _____	\$ _____	\$ _____
Total personal and legal:	\$ _____	\$ _____	\$ _____	\$ _____
Medical				
Medicines	\$ _____	\$ _____	\$ _____	\$ _____
Doctors, dentists and hospitals	\$ _____	\$ _____	\$ _____	\$ _____
Health insurance	\$ _____	\$ _____	\$ _____	\$ _____
Other medical	\$ _____	\$ _____	\$ _____	\$ _____
Total medical:	\$ _____	\$ _____	\$ _____	\$ _____
Transportation				
Auto payments	\$ _____	\$ _____	\$ _____	\$ _____
Repairs and maintenance	\$ _____	\$ _____	\$ _____	\$ _____
Insurance	\$ _____	\$ _____	\$ _____	\$ _____
Gas, oil and tires	\$ _____	\$ _____	\$ _____	\$ _____
Public transportation	\$ _____	\$ _____	\$ _____	\$ _____
Other transportation	\$ _____	\$ _____	\$ _____	\$ _____
Total transportation:	\$ _____	\$ _____	\$ _____	\$ _____
Miscellaneous				
Books, magazines and newspapers	\$ _____	\$ _____	\$ _____	\$ _____
Vacations	\$ _____	\$ _____	\$ _____	\$ _____
Entertainment and clubs	\$ _____	\$ _____	\$ _____	\$ _____
Charitable	\$ _____	\$ _____	\$ _____	\$ _____
Education	\$ _____	\$ _____	\$ _____	\$ _____
Other miscellaneous	\$ _____	\$ _____	\$ _____	\$ _____
Total miscellaneous:	\$ _____	\$ _____	\$ _____	\$ _____
Totals for this page:	\$ _____	\$ _____	\$ _____	\$ _____
Totals from previous page:	\$ _____	\$ _____	\$ _____	\$ _____
Grand totals:	\$ _____	\$ _____	\$ _____	\$ _____

Disclosure Notice

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