|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sample Budget** | | | | |
| **Category** | **Assumed** | **Actual** | **Suggested** | **Comments** |
| **Housing** | | | | |
| Mortgage |  |  |  |  |
| 2nd Mortgage |  |  |  |  |
| Homeowner’s Ins. |  |  |  |  |
| Property Taxes |  |  |  |  |
| HOA Fees |  |  |  |  |
| Maintenance |  |  |  |  |
| Rent |  |  |  |  |
| **Utilities** | | | | |
| Electric |  |  |  |  |
| Water, Trash, Sewage |  |  |  |  |
| Gas, Propane |  |  |  |  |
| **Communication** | | | | |
| Home Phone |  |  |  |  |
| Cell Phone |  |  |  |  |
| Internet |  |  |  |  |
| Cable |  |  |  |  |
| **Automobile/Transportation** | | | | |
| Car payment |  |  |  |  |
| 2nd car payment |  |  |  |  |
| Gasoline |  |  |  |  |
| Tolls, parking |  |  |  |  |
| Bus, train, carpool |  |  |  |  |
| Maintenance |  |  |  |  |
| **Insurance** | | | | |
| Medical/Dental |  |  |  |  |
| Life |  |  |  |  |
| Automobile |  |  |  |  |
| **Medical expenses** | | | | |
| Co-pays |  |  |  |  |
| Contacts, glasses |  |  |  |  |
| Prescriptions |  |  |  |  |
| **Food** | | | | |
| Groceries |  |  |  |  |
| School lunch |  |  |  |  |
| Eating out |  |  |  |  |
| **Entertainment$** | | | | |
| Hobbies |  |  |  |  |
| Gym/Club membership |  |  |  |  |
| **Clothing** | | | | |
| Uniforms |  |  |  |  |
| New clothing |  |  |  |  |
| Dry cleaning |  |  |  |  |
| Laundromat |  |  |  |  |
| **Creditors** | | | | |
| Unsecured debt payments/DMP |  |  |  |  |
| Student Loans |  |  |  |  |
| Secured loan payments |  |  |  |  |
| Other: |  |  |  |  |
| **Savings** |  |  |  |  |
| **Miscellaneous** | | | | |
| Child Support, Alimony |  |  |  |  |
| Professional dues |  |  |  |  |
| Church tithing |  |  |  |  |
| Donations, contributions |  |  |  |  |
| Haircuts, nails, tanning |  |  |  |  |
| Other: |  |  |  |  |
| Other: |  |  |  |  |
| Other: |  |  |  |  |
| **Total Income** |  |  |  |  |
| **Total Expenses** |  |  |  |  |
| **Surplus/Deficit** |  |  |  |  |