

# MONTHLY FAMILY BUDGET

## INCOME

### Husband

Gross Wages

Net Wages

1099 Earnings

Rental/Other Investments

Alimony/Child Support

Pension/Social Security

Unemployment/Other

### Wife

Gross Wages

Net Wages

1099 Earnings

Rental/Other Investments

Alimony/Child Support

Pension/Social Security

Unemployment/Other

## EXPENSES

Tithe/Donation

Rent (including storage)

Mortgage

2nd Mtg/Equity Loan

Property Taxes

Property Insurance

Home Maint/Condo Fees

Electricity/Gas

Water/Sewer/Garbage

Hotel/Vacation Lodging

Groceries

Lunches

Home Phone/Cell Phone

Internet

Ticket/Fare/Travel

Clothing Purchases

Health Insurance

Doctor/Dentist Visits

Prescriptions/Vitamins

School Tuition

Books/Miscellaneous

Child Care

Entertainment/Dining

Health Club/Hobbies

Subscriptions

Tobacco Products

Presents and Gifts

Dry Cleaning/Laundry

TV/Cable Services	<input type="text"/>	Hair Cuts/Personal Care	<input type="text"/>
Car Payment (1)	<input type="text"/>	Pet Care	<input type="text"/>
Car Payment (2)	<input type="text"/>	Alimony/Child Support	<input type="text"/>
Gasoline/Tolls	<input type="text"/>	Life Insurance	<input type="text"/>
Auto Insurance	<input type="text"/>	Savings/Investments	<input type="text"/>
Repairs/Oil Changes	<input type="text"/>	Miscellaneous/Other	<input type="text"/>

- Property Taxes and Homeowners Insurance should not be itemized if the mortgage payment includes the related escrows. If the mortgage payment does not cover taxes and insurance, those costs must be itemized where provided by dividing the annual total by 12 to equal a monthly allocation.
- Items such as car repairs, vacations, clothing and gift expenses can be calculated by dividing the annual total by 12 to equal a monthly allocation.

TOTAL COMBINED INCOME =

TOTAL EXPENSES =

AVAILABLE SURPLUS TO PAY DEBT =