

BUDGET WORKSHEET

	Your Current Amount	Notes	Projected Habitat Amount	Notes
Monthly Income:				
Wages and Bonuses				
Interest Income				
Miscellaneous Income • • •				
Total Monthly Income				
Monthly Expenses:				
HOME:				
Mortgage or Rent			\$500	
Homeowners/Renters Insurance			Included above	
Property Taxes			Included above	
Home Repairs/Maintenance/HOA Dues			\$50	
Home Improvements				
UTILITIES:			\$150	
Gas & Electricity			Included above	
Water			Included above	
Telephone (Land Line, Cell)				
Trash Pickup				
FOOD:				
Groceries				
Eating Out, Lunches, Snacks				
FAMILY OBLIGATIONS:				
Child Support/Alimony				
Day Care, Babysitting				
HEALTH AND MEDICAL:				
Insurance (medical,dental,vision)				
Out-of-Pocket Medical Expenses				
TRANSPORTATION:				
Car Payments				
Gasoline/Oil				

Auto Repairs/Maintenance/Fees				
Auto Insurance				
Other (tolls, bus, subway, taxi)				
DEBT PAYMENTS:				
Credit Cards				
Student Loans				
Other Loans				
ENTERTAINMENT/RECREATION:				
Cable TV/Videos/Movies				
Computer/Internet Expense				
Hobbies				
Subscriptions and Dues				
Vacations				
PETS:				
Food				
Grooming, Boarding, Vet				
CLOTHING:				
INVESTMENTS AND SAVINGS:				
401(K)or IRA				
College Fund				
Savings Deposits				\$1500 Habitat deposit
Emergency Fund Deposit				
MISCELLANEOUS:				
Toiletries, Household Products				
Clothing				
Grooming (Hair, Make-up, Other)				
Miscellaneous Expense				
Total Monthly Expenses				
Surplus/Shortage (Income minus expenses)				

For expenses incurred more or less often than monthly, convert the payment to a monthly amount when calculating the monthly budget. For instance, convert auto expense that's billed every six months to a monthly amount by dividing the six-month premium by six.