

Household Budget Worksheet

List all current, regular gross income for the borrower and any co-borrower

Income	Borrower	Co-Borrower
Monthly pay (before taxes)		
Part-time or seasonal income		
Dividends/interest earnings		
Business or investment earnings		
Pension/Social Security benefits		
Veteran Administration benefits		
Unemployment compensation		
Public assistance		
Alimony or child support received		
Other income		
Total Monthly Income		

Expenses: Housing

Mortgage or rent		
Real estate property tax		
Personal property tax		
Homeowner's or renter's insurance		
Homeowner's association or condo fees		
Total Housing Expenses		

List all current expenses. Determine the monthly average for quarterly and annual expenses.

Expenses: Utilities

Electric		
Gas/heating oil		
Water/sewage		
Telephone		
Trash collection		
Cable TV		
Internet provider		
Cell phone		
Total Utilities		

Expenses: Health/Medical

Life insurance		
Medical insurance		
Dental insurance		
Doctor/lab		
Dentist/Orthodontist		
Therapist		
Eyeglasses/ophthalmologist		
Hospital/emergency		
Medicines		
Other		
Total Health/Medical		

Expenses: Transportation

Car payments		
Car Insurance		
Car maintenance/repair		
Mass transit costs		
Gas		
Parking/tolls		
Tags/inspection		
Total Transportation Expenses		

Expenses: Credit Cards, Loans, Other Balances

Credit Card:		
Balance:		
Credit Card:		
Balance:		
Credit Card:		
Balance:		
Student loans		
Legal fees		
Alimony or child support paid		
Total Credit Card/Loan/Other Balances		

Expenses: Food and Entertainment

Groceries		
Meals out		
Entertainment (movies, etc.)		
Hobbies		
Total Food and Entertainment		

Expenses: Children

Child care		
School tuition		
Lunch money		
School supplies		
Lessons/sports		
New clothing		
Personal grooming		
Allowances		
Other		
Total Children Expenses		

Expenses: Savings/Large Expenses

Personal savings amount going into account each month		
Gifts (holiday, birthday)		
House maintenance/repairs		
Furniture		
Church/charity		
Vacation		
Total Savings/Large Expenses		

Total Monthly Expenses		
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Total Monthly Income		
less Total Monthly Expenses		
Difference		