



# Your Budgeting Worksheet

MONTHLY INCOME	
Salary / wages	
Dividends / interest	
Alimony / child support	
Rents / royalties	
Other	
<b>Total Income</b>	

## MONTHLY EXPENSES

Fixed Expenses	
Payroll taxes	
Other income deductions	
403(b), 401(k) and 457 plan contributions	
IRAs / other retirement savings	
Other investments	
Rent or mortgage	
2nd mortgage or home equity loan(s)	
Property taxes	
Insurance (auto, home, other)	
Auto loan(s)	
Credit card(s)	
Other (student or business loans, etc.)	
Childcare	
Other fixed expenses	
<b>Fixed Expenses Subtotal</b>	

Variable Expenses	
Food	
Groceries	
Dining out	
Prepared food / snacks / soda / coffee, etc.	
<b>Total food</b>	
Utilities	
Electric	
Gas	
Water	
Garbage / sewer	
Cable TV	
Phone	
<b>Total utilities</b>	

Household-related Expenses	
Household necessities (cleaning products, supplies)	
Home improvements / repairs	
Internet access / computer costs	
<b>Total household-related expenses</b>	
Transportation-related Expenses	
Vehicle costs (gasoline, maintenance, repairs)	
Transportation (public, taxis, etc.)	
<b>Total transportation-related expenses</b>	
Entertainment Expenses	
Entertainment (movies, sporting events, other)	
Travel / vacation	
Hobbies	
<b>Total entertainment expenses</b>	
Other Variable Expenses	
Medical care / co-pays	
Mobile phone(s)	
Clothing	
Laundry / dry cleaning	
Gifts / charitable contributions	
Pets / pet care / food	
Gym membership	
Other	
<b>Total Other Variable Expenses</b>	

<b>Fixed Expenses Subtotal</b>	
<b>Variable Expenses Subtotal</b>	
<b>TOTAL MONTHLY EXPENSES</b>	

**Your future is worth celebrating—take action now!**

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**Call: 888-SFDCP-4U (888-733-2748), Option 2**



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