

# Household Budget Worksheet

Use this sheet to determine your income and expenses, and disposable income percentage

Include all expenses and income. The last line in each block will be calculated for you.

If you need another category, "borrow" a line that is not in use. Not all households will use all items. Be

as accurate as possible in reporting. Do not report any monies deducted from your take home pay.



| Monthly Take Home Income      |                   |
|-------------------------------|-------------------|
| Salary/Wages/Business Draw    |                   |
| Salary or Wages (Spouse)      |                   |
| Social Security               |                   |
| Pension/Retirement            |                   |
| Interest on Accounts          |                   |
| Alimony / Child Support       |                   |
| Real Estate rent (income)     |                   |
| Investment Dividends          |                   |
| Unemployment/ Food Stamps     |                   |
| Other                         |                   |
| <b>Total Take Home Income</b> | <b>\$0.00 \$0</b> |

| Monthly Living Expense                      |                   |
|---|-------------------|
| Alimony / Child Support (outgoing)          |                   |
| Auto Gas and Repai                          |                   |
| Auto Insurance                              |                   |
| Cable TV/ Satellite Fees                    |                   |
| Charitable Contributions                    |                   |
| Child Care                                  |                   |
| Childrens' Activities                       |                   |
| Clothing Maintenance (Laundry/Dry cleaning) |                   |
| Clothing Purchases                          |                   |
| Electric Bill                               |                   |
| Food (In-home / Groceries)                  |                   |
| Food (Out of home - Lunch, Dining)          |                   |
| Gas and Oil Bill                            |                   |
| Health and Dental Insurance                 |                   |
| Homeowner/Condo fees                        |                   |
| Homeowners/ Renters Insuranc                |                   |
| Household items                             |                   |
| Internet Access (AOL,MSN, DSL)              |                   |
| Life and Disability Insurance               |                   |
| Memberships (Health club etc.)              |                   |
| Personal Care (Grooming)                    |                   |
| Prescriptions                               |                   |
| Property Services (Gardener,Pool)           |                   |
| Security Services (Alarm)                   |                   |
| Subscriptions                               |                   |
| Telephone (Home, Cell, Pager)               |                   |
| Trash Disposal                              |                   |
| Tuition and School Supplies                 |                   |
| Water Bill                                  |                   |
| Other Expenses                              |                   |
| Other Expenses                              |                   |
| Other Expenses                              |                   |
| <b>Total Monthly Living Expense</b>         | <b>\$0.00 \$0</b> |

| Secured Debts (Monthly Payments) |                   |
|----------------------------------|-------------------|
| Rent                             |                   |
| 1st Mortgage                     |                   |
| 2nd Mortgage                     |                   |
| Land Lease (Trailer park, other) |                   |
| Student Loans                    |                   |
| Auto Loans/Leases                |                   |
| Recreation (Boat, ATV, etc.)     |                   |
| Past Due Taxes                   |                   |
| Other Debts                      |                   |
| Other Debts                      |                   |
| Other Loans                      |                   |
| Other Loans                      |                   |
| <b>Total Secured Debt</b>        | <b>\$0.00 \$0</b> |

| Unsecured Debt             |                   |
|----------------------------|-------------------|
| Credit Card 1              |                   |
| Credit Card 2              |                   |
| Credit Card 3              |                   |
| Credit Card 4              |                   |
| Credit Card 5              |                   |
| Credit Card 6              |                   |
| Credit Card 7              |                   |
| Credit Card 8              |                   |
| Personal Loan 1            |                   |
| Personal Loan 2            |                   |
| Medical Bill Payment       |                   |
| Other                      |                   |
| Other                      |                   |
| <b>Total unsecured Deb</b> | <b>\$0.00 \$0</b> |

| Summary                            |                |
|------------------------------------|----------------|
| Total Take Home (Income )          | <b>\$0</b>     |
| Total Living Expenses (-)          | <b>\$0</b>     |
| Total Secured Debt Payments (-)    | <b>\$0</b>     |
| Total Unsecured Debt Payments (-)  | <b>\$0</b>     |
| <b>Disposable Income **</b>        | <b>\$0.00</b>  |
| <b>Disposable Income as Percen</b> | <b>#DIV/0!</b> |

A healthy budget will have 5-10% disposable income.

If your calculations reveal a deficit (in parentheses) you may be in serious debt. We can help.



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