

Homeowner Budget Outline

Monthly Fixed Expenses	Projected	Actual: Currently	Monthly Expenses	Projected	Actual: Currently
Mortgage(s)	\$	\$	Car Insurance	\$	\$
Garbage, Sewer	\$	\$	Car Maintenance	\$	\$
Student Loan(s)	\$	\$	Health Insurance	\$	\$
Phone, Internet	\$	\$	House Maintenance	\$	\$
Car Payment(s)	\$	\$	Life Insurance	\$	\$
Other	\$	\$	Property Tax	\$	\$
TOTAL (A)	\$	\$	Other	\$	\$
B. Monthly Flexible Expenses			Total (C)	\$	\$
Savings	\$	\$	D. New Monthly Income (after taxes)		
Gas and Electric	\$	\$			
Cable	\$	\$			
Telephone Fees	\$	\$			
Groceries	\$	\$	No. 1	\$	\$
Lunch (work)	\$	\$	No. 2	\$	\$
Lunch (school)	\$	\$	Other Income	\$	\$
Eating Out	\$	\$	Total Net Income	\$	\$
Pets	\$	\$	Available for additional savings if a positive number is calculated. If a negative number is calculated, then your expenses are excessive and must be reduced to prevent major financial problems in the future.		
Clothing	\$	\$			
Laundry/Dry Cleaning	\$	\$			
Car Fuel	\$	\$			
Medical/Dental Visit	\$	\$			
Club/Union Dues	\$	\$			
Church/Charity	\$	\$			
Credit Card(s)	\$	\$			
Doctor/Dentist Bills	\$	\$			
Entertainment	\$	\$			
Child Care	\$	\$			
Home Warranty	\$	\$			
Barber/Beauty Shop	\$	\$			
Loan	\$	\$			
Loan	\$	\$			
Loan	\$	\$			
TOTAL (B)	\$	\$			
			E. Monthly Expenses	\$	\$
			Fixed (A)	\$	\$
			Flexible (B)	\$	\$
			Other Monthly (C)	\$	\$
			Total Monthly Expenses	\$	\$
			Difference—subtract total expenses (E) from income (D)	\$	\$