

Budget Worksheet

Monthly Income	Gross	Net (w/o BAH)	% Giving:	% Transpo:	% Medical
Marine			% Saving:	% Clothes/Pers:	% School/Care:
Spouse			% Food:	% Insurance:	% Entertain:
Total Gross/Net			% Debt:	% Housing:	% Other:
Monthly Expenses	Budgeted	Actual	+/-	Monthly Expenses	
Giving				Insurance	
Savings				Life Insurance	
Emergencies				Dental/Medical	
Long-term goals				Renter's/Home Insurance	
Short-term goals				Other:	
Retirement				<u>Total Insurance</u>	
<u>Total Savings</u>				Housing	
Food				Electricity	
Groceries				Garbage	
Work Meals				Gas	
School Meals				Rent/Mortgage	
Snacks				Telephone/Cell	
Pet Food/Supplies				Cable	
<u>Total Food</u>				Water	
Debt				Internet	
Invest Mortgage Paym.				Repairs	
School Loan:				<u>Total Housing</u>	
Credit Card:				Medical	
Other:				School/Child Care	
Other:				Enrollment	
Other:				Child Support/Alimony	
<u>Total Debt Payments</u>				Books/Supplies	
Transportation				Children's Allowance	
Insurance				Dues	
Car Payment				Other	
Car Payment				<u>Total School/Child Care</u>	
Gasoline				Entertainment	
Repairs / Maintenance				Dining out	
Tax/Tags/Parking/Tolls				Tobacco/Alcohol	
<u>Total Transportation</u>				Movies	
Clothes/Personal				Vacations	
Clothing/Uniform				Sports	
Haircuts				Rec Veh / Equip	
Laundry				Music Supplies, CDs, etc	
Books/Magazines				<u>Total Entertainment</u>	
Toiletries				Other Expenses	
<u>Total Clothes/Personal</u>				Total Expenses	

Note: When planning budget percentages, plan at least 10% for savings, plan for 20% transportation, and debt less than 36% including home, mortgage and car. Adjust percentages as required but don't decrease savings or increase total debt. Surplus income should usually be dedicated to debt reduction. Ensure you have an untouched emergency fund that covers 3-6 months of expenses.