

Personal Spending / Budgeting Worksheet

My Spending	Monthly Budget	Actually Spent	Diff (+ or -)	Yearly Budget	Actually Spent	Diff (+ or -)
ALLOWANCES						
Parents						
Children						
CHARITY						
My Local Home Church (10-15%)						
Local Church Special Project #1						
Local Church Special Project #2						
Charity #3						
Charity #4						
Other						
DEBT REPAYMENT						
Student Loan						
Home Equity Loan						
Credit Card #1						
Credit Card #2						
Personal Line of Credit						
ENTERTAINMENT						
Movies/Videos/Sporting Events						
Recreation / Parks						
Weekend Trips						
Vacations						
Other #1						
FOOD						
Groceries						
Restaurants						
School Lunches						
Work Lunches						
HOUSING						
Mortgage or Rent						
Real Estate Taxes						
Gas						
Electric						
Water						
Sewer						
Phone - Landline						
Phone - Internet						
Phone - Cell / Pager						
Cable / Satellite						
Garbage / Sanitation						
Home Repairs						
Home / Appliance Maintenance						
Yard Upkeep						
Other #1						

KID'S SPECIAL EXPENSES						
School						
Lessons #1						
Lessons #2						
Camp						
Sports #1						
INSURANCE						
Vehicle #1						
Vehicle #2						
Vehicle #3						
Life #1						
Life #2						
Life #3						
Life #4						
House #1						
House #2						
Disability #1						
Disability #2						
Long Term Care						
MEDICAL / DENTAL						
Premiums						
Co-payments						
Prescriptions						
Vitamins						
PERSONAL						
Haircut/Beauty						
Dry Cleaning / Laundry						
Clothes						
Gifts						
Subscriptions						
SAVINGS PROGRAM						
Emergency Fund						
401 (k) / Retirement						
College Fund						
Investment Fund						
Christmas / Birthday						
Other #1						
TRANSPORTATION						
Car Loan / Lease payment						
Gasoline						
License Plates						
Maintenance						
Repairs						
Other #1						
OTHER						
Misc. #1						
Misc. #2						
Misc. #3						