

Household Budget Worksheet



Bank of Hampton Roads and our community service partners, NewsChannel 3 and American Consumer Credit Counseling, are pleased to provide you with this tool to help you determine your household budget. A budget can show you where your money goes each month and help you save for future goals. Knowing what your income and expenses are gives you a better handle on your financial situation. Use this worksheet to determine your income and expenses, and disposable income percentage. Include all monthly expenses and take home income (do not include expenses already deducted from your take home pay). 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.

Monthly Take Home Income	
Salary/Wages/Business Draw	
Salary or Wages (Spouse)	
Social Security	
Pension/Retirement	
Interest on Accounts	
Alimony/Child Support	
Rental Income	
Investment Dividends	
Unemployment/Food Stamps	
Other	
Total Take Home Income	

Monthly Living Expenses	
Alimony/Child Support (Outgoing)	
Auto: Gas	
Auto: Insurance	
Auto: Repair	
Cable TV/Satellite TV Bill	
Charitable Contributions	
Child Care	
Children's Activities	
Clothing Maintenance (Laundry/Dry Cleaning)	
Clothing Purchases	
Electric Bill	
Food (In-Home/Groceries)	
Food (Dining Out/Lunch and Dinner)	
Gas and/or Oil Bill	
Health and Dental Insurance	
Homeowner/Condo Fees	
Homeowners/Renters Insurance	
Household Items	
Internet Access	
Lawn Maintenance	
Life and Disability Insurance	
Medical Expenses/Prescriptions	
Memberships (Health Club, etc.)	
Personal Care (Haircuts, Manicure, etc.)	
Pet Expenses	
Property Services (Housecleaning, Pool)	
Sanitation Service Bill	
Security Services (Alarm)	
Subscriptions	
Tax Payments (Out of Pocket)	
Telephone - Home	
Telephone - Cell/Pager	
Trash Disposal	
Tuition and School Supplies	
Water Bill	
Other Expenses	
Other Expenses	
Other Expenses	
Total Monthly Living Expenses	

Secured Debts (Monthly Payments)	
Rent	
1st Mortgage	
2nd Mortgage	
Home Equity Loan	
Land Lease (Trailer Park, other)	
Student Loans	
Auto Loans/Leases	
Recreation (Boat, ATV, etc.)	
Past Due Taxes	
Other Debts	
Other Loans	
Other Loans	
Total Secured Debt	

Unsecured Debt (Monthly Payments)	
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	
Total Unsecured Debt	

Summary	
Total Take Home (Income)	
Total Living Expenses (-)	
Total Secured Debt Payments (-)	
Total Unsecured Debt Payments (-)	
Disposable Income **	
Disposable Income as Percent	
<i>(Disposable Income/Total Take Home)</i>	

A healthy budget will have 5-10% disposable income. If your calculations reveal a deficit (in parentheses), you may be in serious debt. For help, please call 1-800-769-3571 or visit www.consumercredit.com.

