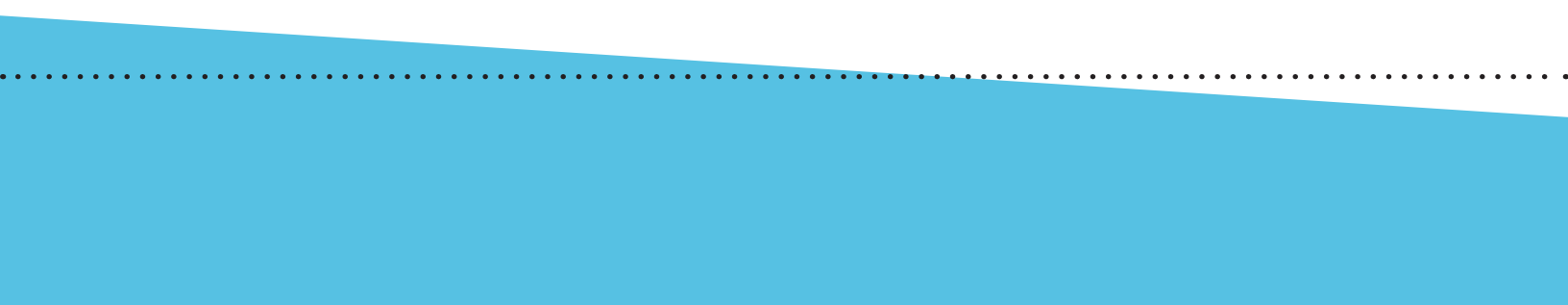




HOUSEHOLD
BUDGET
PLANNER

.....

.....



NET INCOME CALCULATOR

Before creating your budget, you need to know how much you have to spend. Get started by calculating your net income.

ANNUAL INCOME

(before deductions)

Income 1	
Income 2	
Income 3	
Income 4	
Income 5	
Other Income	
1 TOTAL	

ANNUAL DEDUCTIONS

(taxes, 401(k), etc.)

Taxes 1	
Taxes 2	
401(k) 1	
401(k) 2	
Other deductions	
2 TOTAL	

<input type="text"/>	-	<input type="text"/>	=	<input type="text"/>
1 INCOME	<i>minus</i>	2 DEDUCTIONS	<i>equals</i>	NET INCOME

PERSONAL BUDGET TEMPLATE

It often takes more than one month to determine your average monthly spending habits. To get a good idea, print off at least three copies of this free printable personal budget template, fill them out, and calculate your average. Then create a final monthly budget that takes your spending habits, net income, and savings goals into consideration.

MONTH: _____ YEAR: _____

HOME EXPENSES	
Utilities	
Internet, cable, phone	
Cellphone	
Mortgage/rent	
Homeowner's/renter's insurance	
Property taxes	
Miscellaneous expenses	
Other:	
Other:	
HOME SUBTOTAL	

HEALTH EXPENSES	
Health insurance/dental insurance	
Medication	
Miscellaneous expenses	
Other:	
Other:	
HEALTH SUBTOTAL	

TRANSPORTATION EXPENSES	
Car loan(s)	
Car insurance	
Car maintenance	
Gas	
Public transportation	
Miscellaneous expenses	
Other:	
Other:	
TRANSPORTATION SUBTOTAL	

FOOD EXPENSES	
Groceries	
Going out to eat	
Other:	
Other:	
FOOD SUBTOTAL	

LIVING EXPENSES	
Childcare	
School fees/tuition	
School supplies	
Extracurricular fees	
Entertainment	
Subscriptions	
Memberships	
Clothing	
Household items	
Pet expenses	
Miscellaneous expenses	
Other:	
Other:	
LIVING SUBTOTAL	

SAVINGS	
Emergency fund	
Vacation	
Christmas/holiday savings	
College fund	
Other:	
LIVING SUBTOTAL	

MONTH TOTAL

FINANCIAL GOALS WORKSHEET

Determining your financial goals is the first step toward creating a long-term budget.

What are your top 10 financial goals? (Ex. *Buying a house, paying off student debt, going on more vacations*)

GOAL	TIME TO COMPLETE
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

What goal could you achieve this year? 1 2 3 4 5 6 7 8 9 10

Where do you hope to see yourself financially in 5 years?

What about 10 years?

How are you going to make these goals happen?

OUTSTANDING DEBT WORKSHEET

Tracking your outstanding debts month-to-month is vital toward getting an honest picture of your financial health so that you can set appropriate goals for paying them off in a timely manner. Don't forget: paying off more than the minimum is a great way to get ahead of growing interest fees!

MONTH: _____ YEAR: _____

DEBT	BALANCE OWED	MINIMUM PAYMENT	PAYMENT AMOUNT	DUE DATE	DATE PAID	REMAINING BALANCE

MONTHLY TOTALS:	BALANCE OWED	MINIMUM PAYMENTS	PAYMENTS MADE	REMAINING OWED

MONTH: _____ YEAR: _____

DEBT	BALANCE OWED	MINIMUM PAYMENT	PAYMENT AMOUNT	DUE DATE	DATE PAID	REMAINING BALANCE

MONTHLY TOTALS:	BALANCE OWED	MINIMUM PAYMENTS	PAYMENTS MADE	REMAINING OWED

