



Pretty Money Budget

Household Budget Worksheet		
<i>Enter your estimated monthly income and expenses to better understand what changes you should make to live within a budget that works best for you.</i>		
<i>If desired, insert new rows to include new income sources or expenses, but do not enter any information in the pink rows. These cells hold the formulas behind the chart.</i>		
PART 1: MONTHLY INCOME	Estimated	Actual
Person #1: List monthly income for all full & part time jobs	\$3,000.00	\$3000.00
Person #2: List monthly income for all full & part time jobs	\$1,000.00	\$1000.00
Person #1: Unemployment Insurance (if applicable)	\$0.00	\$0.00
Person #2: Unemployment Insurance (if applicable)	\$0.00	\$0.00
Other: Child Support	\$0.00	\$0.00
Other: Tax Credits	\$0.00	\$0.00
Other: Incoming Rent for rental property	\$1000.00	\$1000.00
Other: List other income you'd like to track	\$500.00	\$500.00
TOTALS (Automatically Calculated)	\$5500.00	\$5500.00
PART 2: MONTHLY EXPENSE	Estimated	Actual
Mortgage / Rent	\$1,000.00	\$1000.00
Home Equity Loan / Line Of Credit	\$0.00	\$0.00
Home Insurance	\$25.00	\$25.00
Credit Card #1	\$100.00	\$100.00
Credit Card #2	\$75.00	\$75.00
Credit Card #3	\$45.00	\$45.00
Credit Card #4 (add as many as you need to)	\$25.00	\$25.00
Car Payment	\$200.00	\$200.00
Car Insurance	\$65.00	\$65.00
Parking	\$50.00	\$50.00
Tolls	\$80.00	\$80.00
Gasoline	\$60.00	\$120.00
Subway/Taxi/Bus	\$0.00	\$0.00
Health Insurance	\$45.00	\$45.00
Cable /Satellite TV	\$55.00	\$55.00
Internet Access	\$60.00	\$60.00
Home Phone Bill	\$0.00	\$0.00
Mobile Phone Bill(s)	\$35.00	\$95.00
Daycare/Babysitting/Eldercare	\$0.00	\$45.00
Groceries	\$100.00	\$210.00
Pet care	\$0.00	\$0.00
Gym Membership	\$0.00	\$0.00
Heating	\$25.00	\$25.00
Electric Bill	\$50.00	\$80.00
Water Bill	\$25.00	\$30.00
Lawn Care	\$0.00	\$30.00
<i>Unplanned: Vet Bill</i>		\$250.00
<i>Unplanned: Dinner party</i>		\$70.00
<i>Unplanned: Car repairs</i>		\$2550.00
<i>Unplanned: Parking Ticket</i>		\$75.00
<i>Unplanned: Dishwasher repair</i>		\$450.00
<i>Other</i>		\$0.00
TOTALS (Automatically Calculated)	\$2120.00	\$5855.00
PART 3: RESULTS (Automatically Generated from Parts 1 & 2 Above)	Estimated	Actual
TOTAL MONTHLY INCOME	\$5500.00	\$5500.00
TOTAL MONTHLY EXPENSE	\$2120.00	\$5855.00
VARIANCE (This is how much over, or under, your budget you are.)	\$3380.00	-\$355.00
		<i>If this number is positive, good work! You're spending less than you're earning. If it's a negative number, you should consider ways to save or reprioritize your expenditures.</i>

