

PERSONAL BUDGET WORKSHEET

Monthly income	Estimate/goal	Actual earned
Base Pay		
Basic Allowance for Housing (BAH)		
Basic Allowance for Subsistence (BAS)		
Less Deductions		
Federal Income Tax		
State Income Tax		
Medical Insurance		
Savings Plans		
Other		
Net Income		
Household Expenses	Estimate/goal	Actual spent
Mortgages/Rent		
Taxes		
Insurance		
Homeowners Association		
Utilities		
Cable/Internet		
Phone		
Cable/Internet		
Phone		
Lawn and Pool		
Other		
Total		
LIVING EXPENSES		
Groceries		
Dining Out		
Dry Cleaning		
Hair and Make-Up		
Clothing		
Pets		
Other		
Total		
SAVINGS/DEBT		
Savings		
Donations		
Credit Cards/Loans		
Total		
MEDICAL		
Doctor/Dentist Visits		
Insurance		
Prescriptions		
Other		
Total		
RECREATION		
Entertainment		

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Cigarettes/Cigars		
Alcohol		
Gambling		
Other		
Total		
CHILDREN		
School/Day Care		
Clothing		
Babysitter		
Activities		
Other		
Total		
TRANSPORTATION		
Loan/Lease Payments		
Insurance		
Gas		
Repairs/Maintenance		
Bus/Train/Taxi		
Other		
Total		
WORK & SCHOOL		
Uniforms		
Tuition		
Books/Suppliers		
Student Loans		
Other		
Total		
TOTAL EXPENSES		
EXCESS CASH (DEFICIT)		