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 ...simplifying lives one space at a time

# MONTHLY HOUSEHOLD BUDGET

*Before you begin a household budget, gather all income & expenses documents together and file them in a safe place that you can easily access.*

## INCOME

\_\_\_\_\_ Net Annual Income \*  
 \_\_\_\_\_ Net Weekly Income \*\*

## FIXED EXPENSES

\_\_\_\_\_ Church Offering  
 \_\_\_\_\_ Charity  
 \_\_\_\_\_ Mortgage (taxes/insurance)  
 \_\_\_\_\_ Electricity or Gas  
 \_\_\_\_\_ Public Water  
 \_\_\_\_\_ Trash Services  
 \_\_\_\_\_ Mobile Phone  
 \_\_\_\_\_ Land Line  
 \_\_\_\_\_ Internet and/or Cable  
 \_\_\_\_\_ Car Payment  
 \_\_\_\_\_ Car Payment  
 \_\_\_\_\_ Auto Insurance  
 \_\_\_\_\_ Gas  
 \_\_\_\_\_ School Tuition  
 \_\_\_\_\_ Childcare  
 \_\_\_\_\_ Life Insurance  
 \_\_\_\_\_ Medication  
 \_\_\_\_\_ Emergency Fund  
 \_\_\_\_\_ Retirement Fund  
 \_\_\_\_\_ College Fund  
 \_\_\_\_\_ Home Repairs Fund  
 \_\_\_\_\_ Next Car Fund  
 \_\_\_\_\_  
 \_\_\_\_\_

## VARIABLE EXPENSES

\_\_\_\_\_ Grocery  
 \_\_\_\_\_ Household  
 \_\_\_\_\_ Doctor Visits  
 \_\_\_\_\_ Dentist & Orthodontist  
 \_\_\_\_\_ Auto Repairs & Tires  
 \_\_\_\_\_ Auto License & Taxes  
 \_\_\_\_\_ Clothing & Shoes  
 \_\_\_\_\_ Restaurants  
 \_\_\_\_\_ Dry Cleaning  
 \_\_\_\_\_ Hair Salon  
 \_\_\_\_\_ Educational Expenses  
 \_\_\_\_\_ School Supplies  
 \_\_\_\_\_ Sports or Lessons  
 \_\_\_\_\_ Vacations  
 \_\_\_\_\_ Entertainment  
 \_\_\_\_\_ Babysitting  
 \_\_\_\_\_ Gifts  
 \_\_\_\_\_  
 \_\_\_\_\_

Gross Income = including taxes

\* Net Income = after taxes

\*\* To calculate bi-weekly, multiply the Net Income by 26 then divide by 52.

\_\_\_\_\_ **TOTAL**

\_\_\_\_\_ **TOTAL**