

# FAMILY BUDGET

Monthly Financial Planning Sheet

Month/Year

Total Household Income

Fixed Expenses

CATEGORY ITEM	PLANNED	ACTUAL	DIFFERENCE
Mortgage / Rent			
Electricity & Gas			
Water & Trash			
Internet / Cable			
Insurance (Auto/Home/Life)			

Variable Expenses

CATEGORY ITEM	PLANNED	ACTUAL	DIFFERENCE
Groceries			
Dining Out / Takeout			
Transportation / Fuel			

CATEGORY ITEM	PLANNED	ACTUAL	DIFFERENCE
Healthcare / Pharmacy			
Personal Care / Clothing			
Entertainment			
Savings & Debt			

CATEGORY ITEM	PLANNED	ACTUAL	DIFFERENCE
Emergency Fund			
Retirement (401k/IRA)			
Credit Card Payments			
Student Loans			

TOTAL INCOME \$  
TOTAL EXPENSES \$  
NET SURPLUS / DEFICIT \$

### Notes & Financial Goals

Write down specific savings targets or unexpected expenses here...