

## Household Budget Template

Budget Items	Budgeted Amount	Actual Amount Spent	Difference (+/-)
<b>Income (less Taxes)</b>			
Net salary			
Investment income (Dividends, Interest etc)			
Child Support/Alimony			
Part time job			
Other			
<b>Total Income [A]</b>			
<b>Fixed Expenses</b>			
Mortgage/Rent			
Insurance Premiums			
Children's Education			
Auto Loan/Lease			
Personal Loan payments			
Property Taxes			
Savings ( Emergency fund and other financial goals)			
Other			
<b>Total Fixed Expenses (B1)</b>			
<b>Variable Expenses</b>			
Groceries			
Utilities			
Household Repairs/Maintenance			
Telephone			
Medical Bills			
Transportation			
Clothes/Laundry			
Credit Cards			
Other			
<b>Total Variable Expenses (B2)</b>			
<b>Discretionary Expenses</b>			
Entertainment			
Books/Magazines			
Vacation			
Pocket Money			
Charitable Contributions			
Others			
<b>Total Discretionary Expenses (B3)</b>			
<b>Total Expenses [ B] (B1+B2+B3)</b>			
<b>Surplus (+/-) Subtract [B] from [A]</b>			

**Note:** The list may not be exhaustive as per your requirements. Prepare other calculations on a separate sheet of paper and then insert the totals on the 'Other' rows according to the category of the budget items.