

# Budget Analysis

1st SHEET



Name: \_\_\_\_\_

## Monthly Net Pay:

Amount

Salary	\$
Salary	\$
P/T Income	\$
Social Security	\$
Child Support	\$
Other	\$

## Retirement Contributions:

401K	\$
TSP	\$
Savings	\$
Other	\$
Other	\$

## HOUSEHOLD:

Electric Bill	\$
Natural Gas	\$
Water/Sewer	\$
Telephone (land Line)	\$
Cell Phone (s)	\$
Internet	\$
Cable/Satellite	\$
Other	\$

## INSURANCE:

Auto Ins	\$
Renters Ins	\$
Home Ins	\$
Home Taxes	\$
Health Ins	\$
Life Ins	\$

## FOOD:

Grocery Cost (monthly)	\$
Mid-Week Grocery Shopping	\$
Lunches Out	\$
Dinners Out	\$

## VEHICLE EXPENSE:

Gasoline	\$
Other	\$

## EDUCATION:

Daycare	\$
School Tuition (monthly)	\$
School lunches	\$
Other	\$
Other	\$
Other	\$

## PERSONAL/MISC:

Monthly Donations	\$
Club memberships	\$
Movie rentals (monthly)	\$
Hobbies/Sporting Events	\$
Dance/Piano lessons,etc...	\$
Entertainment	\$
Laundry/Dry Cleaning	\$
Pets (monthly exp)	\$
Tobacco/Alcohol Products	\$
Manicures/pedicures	\$
Yard Maintenance	\$
Medication (monthly)	\$
Other	\$
Other	\$
Other	\$

## YEARLY EXPENSES

Car Tags	\$
Car Maintenance	\$
Clothing	\$
Birthdays Gifts	\$
Christmas Gifts	\$
Subscriptions	\$
Haircuts/Salon Products	\$
Veterinarian Cost	\$
Vacations	\$
Other	\$
Other	\$
Other	\$

2nd SHEET

Debts to Creditors	Monthly Pmt	Balance	Due Day	Interest Rate	Past Due
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				

**Monthly Net Income** - monthly amount after all deductions  
**Retirement Contributions**- total monthly amount being contributed  
**Monthly Living Expenses** - These categories are for expenses that occur only on a monthly basis. List monthly expense in each category, if you need to add or change a description, just click in the area and type your information.

**Debts to Creditors**----- rent, mortgage payment(s), auto loans, credit cards, etc...

**\*\* Methods to track living expenses:** Monthly debit transactions on checking account statement, credit card statement, check register, keeping receipts of purchases  
Yearly Expenses- these are expenses that do not occur on a monthly basis. For example, some people have a haircut monthly, but some every 2 or 3 months. So if every other month, you may want to list under yrly expenses. If you are not sure of cost, estimate expense to the higher side. Add or change categories as needed to fit your household expenses.

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