

EXPENSE WORKSHEET		From Worksheet	Adjusted	1st Month		2nd Month		3rd Month		4th Month		5th Month	
				Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
FIXED	Rent or Mortgage Payment												
	Home Equity/2nd Mortgage												
	Life/Health/Contents Insurance												
	Auto Insurance												
	Child Support												
	Church/Charity												
	Monthly Debt Payments												
	Savings												
	Total Fixed Expenses												
VARIABLES	Food at Home (Groceries)												
	Meals & Snacks on Job												
	School Lunches												
	Meals Out												
	Electricity												
	Gas/Heating												
	Water/Sewer/Garbage												
	Phone/Long Distance/Cellular												
	Cable/Satellite												
	Internet Charges												
	Gasoline												
	Bus Fares/Parking/Tolls												
	Family Clothing												
	Uniforms												
	Dry Cleaning/Laundromat												
	Cleaning Supplies/Personal												
	Barber & Beauty Shop												
	Children's Allowance												
	Baby Sitter												
	School/Tuition/Activities												
	Cigarettes/Tobacco/Alcohol												
	Recreation												
	Books/Newspapers/Magazines												
	Video/Book/Tape/CD Clubs												
	Hobbies/Lessons												
	Doctor Visits												
	Dentist												
	Medicine												
Bank Charge/ATM													
Postage													
	Total Variable Expenses												
PERIODIC	Back to School												
	Car Repairs/Tires												
	Tags/Inspection												
	Gifts - Holiday												
	Appliance Repair												
	Maintenance/Repair												
	Home												
	Total Periodic Expenses												
TOTAL MONTHLY EXPENSES													
MONTHLY NET INCOME													
SURPLUS/DEFICIT													