

Budget Worksheet							
*Italicized subjects are discretionary							
<u>Income</u>	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>Total</u>
Gross Salary	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	\$ 48,000.00
Gross Bonus	-	-	3,000.00	1,000.00	-	-	\$ 4,000.00
Federal Tax	1,200.00	1,200.00	1,650.00	1,200.00	1,200.00	1,200.00	\$ 7,650.00
State & Local Tax	560.00	560.00	770.00	560.00	560.00	560.00	\$ 3,570.00
FICA Tax	496.00	496.00	682.00	496.00	496.00	496.00	\$ 3,162.00
Health Insurance Premiums	85.00	85.00	85.00	85.00	85.00	85.00	\$ 510.00
Disability Insurance Premiums	15.00	15.00	15.00	15.00	15.00	15.00	\$ 90.00
Retirement Plan Deferral	200.00	200.00	200.00	200.00	200.00	200.00	\$ 1,200.00
Net Income	\$ 5,444.00	\$ 5,444.00	\$ 4,598.00	\$ 6,444.00	\$ 5,444.00	\$ 5,444.00	\$ 35,818.00
<u>Household Expenses</u>	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>Total</u>
Rent/Mortgage	1,750.00	1,750.00	1,750.00	2,000.00	2,000.00	2,000.00	\$ 11,250.00
Utilities (gas/electric)	125.00	125.00	125.00	125.00	200.00	200.00	\$ 900.00
Cable TV & Internet (D)	100.00	100.00	100.00	100.00	100.00	100.00	\$ 600.00
Cell Phone	30.00	30.00	30.00	30.00	30.00	30.00	\$ 180.00
Maintenance (clean AC units)	-	-	400.00	-	-	-	\$ 400.00
Snow Removal	100.00	-	50.00	-	-	-	\$ 150.00
Total	\$ 2,105.00	\$ 2,005.00	\$ 2,455.00	\$ 2,255.00	\$ 2,330.00	\$ 2,330.00	\$ 13,480.00
<u>Transportation Expenses</u>	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>Total</u>
Car Payment or Lease	140.00	140.00	140.00	140.00	140.00	140.00	\$ 840.00
Public Transportation	50.00	50.00	50.00	50.00	50.00	50.00	\$ 300.00
Fuel	40.00	50.00	50.00	75.00	75.00	75.00	\$ 365.00
Repairs and Maintenance	200.00	-	-	-	200.00	-	\$ 400.00
Auto insurance	-	-	-	1,200.00	-	-	\$ 1,200.00
Total	\$ 430.00	\$ 240.00	\$ 240.00	\$ 1,465.00	\$ 465.00	\$ 265.00	\$ 3,105.00
<u>Health & Wellness</u>	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>Total</u>
Gym Membership	50.00	50.00	50.00	50.00	50.00	50.00	\$ 300.00
Doctor Copay	75.00	-	-	-	25.00	-	\$ 100.00
Dentist	-	-	-	750.00	-	-	\$ 750.00
RX Drugs	-	50.00	-	-	-	-	\$ 50.00
Vitamins and non-RX Drugs	-	-	-	-	100.00	100.00	\$ 200.00
Total	\$ 125.00	\$ 100.00	\$ 50.00	\$ 800.00	\$ 175.00	\$ 150.00	\$ 1,400.00
<u>Groceries and Dining</u>	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>Total</u>
Groceries	250.00	250.00	250.00	250.00	200.00	200.00	\$ 1,400.00
Take Out (D)	50.00	50.00	50.00	50.00	100.00	100.00	\$ 400.00
Dining Out (D)	100.00	100.00	200.00	200.00	400.00	200.00	\$ 1,200.00
Wine/Beer & Other Adult Beverages (D)	50.00	100.00	75.00	75.00	25.00	25.00	\$ 350.00
Total	\$ 450.00	\$ 500.00	\$ 575.00	\$ 575.00	\$ 725.00	\$ 525.00	\$ 3,350.00
<u>Looking Good</u>	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>Total</u>
Clothes	100.00	-	-	300.00	75.00	-	\$ 475.00
Shoes	-	100.00	-	200.00	-	-	\$ 300.00
Hair Cuts (D)	50.00	50.00	50.00	50.00	50.00	50.00	\$ 300.00
Nails & Other Grooming (D)	15.00	15.00	15.00	15.00	15.00	15.00	\$ 90.00
Toiletries	20.00	20.00	20.00	20.00	20.00	20.00	\$ 120.00
Cosmetics (D)	100.00	-	-	-	100.00	-	\$ 200.00
Total	\$ 285.00	\$ 185.00	\$ 85.00	\$ 585.00	\$ 260.00	\$ 85.00	\$ 1,485.00
<u>Insurance Premiums</u>	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>Total</u>
Life Insurance- quarterly premium	-	200.00	-	-	200.00	-	\$ 400.00
Long-Term Care- annual premium	2,000.00	-	-	-	-	-	\$ 2,000.00
Homeowner's Insurance- annual premium	1,000.00	-	-	-	-	-	\$ 1,000.00
Umbrella Liability Insurance- annual premium	500.00	-	-	-	-	-	\$ 500.00
Total	\$ 3,500.00	\$ 200.00	\$ -	\$ -	\$ 200.00	\$ -	\$ 3,900.00
<u>Entertainment</u>	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>Total</u>
Newspaper (D)	10.00	10.00	10.00	10.00	10.00	10.00	\$ 60.00
Magazines (D)	-	-	-	100.00	-	-	\$ 100.00
Movies- subscription service (D)	10.00	10.00	10.00	10.00	10.00	10.00	\$ 60.00
Video Games (D)	50.00	-	10.00	75.00	-	-	\$ 135.00
Total	\$ 70.00	\$ 20.00	\$ 30.00	\$ 195.00	\$ 20.00	\$ 20.00	\$ 355.00
<u>Net Income</u>	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>Total</u>
First Six Months	\$ (1,521.00)	\$ 2,194.00	\$ 1,163.00	\$ 569.00	\$ 1,269.00	\$ 2,069.00	\$ 5,743.00