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| **HOUSEHOLD BUDGET WORKSHEET** |
|  | **Expected** | **Actual** | **Difference** |
| HOUSING |
| Mortgage/taxes/insurance or Rent |  |  |  |
| Utilities (electricity, water, gas, trash) |  |  |  |
| Phone, internet, cable |  |  |  |
| Home maintenance and repairs |  |  |  |
| FOOD |
| Groceries |  |  |  |
| Restaurants |  |  |  |
| TRANSPORTATION |
| Car payment/insurance |  |  |  |
| Gas, maintenance, repairs |  |  |  |
| OTHER |
| Health insurance |  |  |  |
| Clothing and personal care |  |  |  |
| Childcare |  |  |  |
| Entertainment |  |  |  |
| Gifts and charitable contributions |  |  |  |
| Savings, retirement, college fund |  |  |  |
| INCOME |
| Salary/wages |  |  |  |
| Tips and other |  |  |  |
| MONTHLY TOTALS |
| Total Actual Income |  |
| Total Actual Expenses |  |
| ADDITIONAL SAVINGS |  |