

Conquer Debt...  
Increase Income!



**[Last Name] Family**  
**Household Budget - [00/00/0000]**

Monthly Net Income	Budget	Actual	Diff.
Income #1	\$0	\$0	\$0
Income #2	\$0	\$0	\$0
Income #3	\$0	\$0	\$0
Income #4	\$0	\$0	\$0
Income #5	\$0	\$0	\$0
<b>Total Monthly Net Income</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Total Expense by Category	Budget	Actual	Diff.
Home Loan / Rent	\$0	\$0	\$0
Personal Loans & Creditlines	\$0	\$0	\$0
Credit Cards	\$0	\$0	\$0
Auto Expense	\$0	\$0	\$0
Insurance Expense	\$0	\$0	\$0
Utilities	\$0	\$0	\$0
Childcare / Schools	\$0	\$0	\$0
Clubs & Subscriptions	\$0	\$0	\$0
Household Expenses	\$0	\$0	\$0
Auto Save	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Total Monthly Expense</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>+/- Difference</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
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Budget Notes

Insurance Expense	Budget	Actual	Diff.
Automobile Insurance	\$0	\$0	\$0
Life Insurance	\$0	\$0	\$0
Home Owner's Insurance	\$0	\$0	\$0
Medical Insurance	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Subtotal</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Utilities Expense	Budget	Actual	Diff.
Phone w/DSL	\$0	\$0	\$0
Wireless Phone	\$0	\$0	\$0
Electric	\$0	\$0	\$0
Garbage	\$0	\$0	\$0
Cable	\$0	\$0	\$0
Natural Gas	\$0	\$0	\$0
Water	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Subtotal</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**Expense Category Details**

Home Loan / Rent	Budget	Actual	Diff.
[1st Mortgage]	\$0	\$0	\$0
[2nd Mortgage]	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Subtotal</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Personal Loans & Creditlines	Budget	Actual	Diff.
[Automobile Loan]	\$0	\$0	\$0
[RV Loan]	\$0	\$0	\$0
[Unsecured Line of Credit]	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Subtotal</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Credit Cards	Budget	Actual	Diff.
[Credit Card #1]	\$0	\$0	\$0
[Credit Card #2]	\$0	\$0	\$0
[Credit Card #3]	\$0	\$0	\$0
[Credit Card #4]	\$0	\$0	\$0
[Department Store Card #1]	\$0	\$0	\$0
[Department Store Card #2]	\$0	\$0	\$0
[Department Store Card #3]	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Subtotal</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Auto Expense	Budget	Actual	Diff.
Maintenance/Service	\$0	\$0	\$0
Gas/Fuel	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Subtotal</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Childcare/School Expense	Budget	Actual	Diff.
Childcare	\$0	\$0	\$0
School	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Subtotal</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Clubs & Subscriptions	Budget	Actual	Diff.
Newspaper	\$0	\$0	\$0
Magazines	\$0	\$0	\$0
Fitness Club	\$0	\$0	\$0
Travel Club	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Subtotal</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Household Expense	Budget	Actual	Diff.
Groceries	\$0	\$0	\$0
Dry Cleaning	\$0	\$0	\$0
Haircuts	\$0	\$0	\$0
Medical [Rx, Co-Pays]	\$0	\$0	\$0
Cash - [Spouse #1]	\$0	\$0	\$0
Cash - [Spouse #2]	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Subtotal</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Monthly Auto-Save	Budget	Actual	Diff.
[Education Fund]	\$0	\$0	\$0
[Wedding Fund]	\$0	\$0	\$0
[Family Vacation Fund]	\$0	\$0	\$0
<b>Subtotal</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>