

Budget Worksheet

- Note your income per week and your monthly total.
- Track your expenses each month, in each category - what you budgeted and what you actually spent.
- Subtract your expenses from your income.
- The difference can be applied to your savings or investments.

INCOME: <i>per week</i>	MONTHLY TOTAL:
Wages and Bonuses (Gross)	
Interest Income	
Investment Income	
Miscellaneous Income	
Income Subtotal	
INCOME TAXES WITHHELD:	
Federal Income Tax	
State/Local Income Tax	
Social Security/401(k) etc.	
Income Taxes Subtotal	
SPENDABLE INCOME (Net)	

EXPENSES: <i>continued</i>	MONTHLY BUDGET:	ACTUAL
TRANSPORTATION:		
Car Payments		
Gasoline/Oil		
Auto Repairs/Fees		
Auto Insurance		
Other Expenses/Tolls		
DEBT PAYMENTS:		
Credit Cards		
Student Loans		
Other Loans		
ENTERTAINMENT/RECREATION:		
Cable TV/Videos/Movies		
Computer		
Hobbies		
Subscriptions		
Vacations		
PETS:		
Food		
Grooming, Boarding, Vet		
CLOTHING:		
INVESTMENTS & SAVINGS:		
401(K)or IRA		
Stocks/Bonds/Mutual Funds		
College Fund		
Savings		
Emergency Fund		
MISCELLANEOUS:		
Toiletries, Household		
Gifts/Donations		
Grooming		
Miscellaneous		
TOTAL INCOME:		
TOTAL EXPENSES:		
DIFFERENCE:		

EXPENSES:	MONTHLY BUDGET:	ACTUAL
HOME:		
Mortgage or Rent		
Homeowners/Renters Insurance		
Property Taxes		
Repairs/HOA		
Home Improvements		
UTILITIES:		
Electricity		
Water and Sewer		
Natural Gas or Oil		
Telephone		
FOOD:		
Groceries		
Eating Out, Snacks		
FAMILY OBLIGATIONS:		
Child Support		
Alimony		
Day Care, Babysitting		
HEALTH AND MEDICAL:		
Insurance		
Unreimbursed Medical		
Fitness		



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