

Budget Planning Checklist

Complete this worksheet to see how mortgage payments and home expenses fit into your budget. Then when you move, you will have prepared a monthly bill-paying schedule to help you manage your finances.

Housing Expenses	
Mortgage payment (principal, interest, taxes, mortgage and hazard insurance)	\$
Electric bill	\$
Heating bill	\$
Gas, water, sewer	\$
Condo/association fee	\$
Non-Housing Expenses	
Food (groceries, school/work lunches)	\$
Car loan	\$
Car insurance	\$
Fuel and maintenance	\$
Car repairs	\$
Other transportation (fares, parking)	\$
Clothing (new clothes, dry cleaning, laundry, tailor)	\$
Child care (daycare, tuition, babysitters)	\$
Health care (insurance premiums and non-covered expenses)	\$
Debt payments (credit cards, student and other loans, time payments)	\$
Telephone	\$
Insurance (other than car and health)	\$
Child support	\$
Alimony	\$
Discretionary Expenses	
Entertainment (cable TV, restaurants, movies)	\$
Hobby and sport (equipment, tickets, memberships)	\$
Vacation	\$
Lawn care/snow removal	\$
Gifts	\$
Savings	\$
Donations and dues (charity, unions, contributions)	\$
Other expenses	\$
Totals	
Monthly income after taxes	\$
Total expenses	\$
Balance after paying expenses	\$