The Columns - Wallet Monthly Budget Worksheet - Sample

Monthly Net Income *		**List all fixed monthly net income, estimate variable income**
John's Paychecks	2,340.00	
Mary's Paychecks	2,110.00	
Clean the church	400.00	
Other (est. overtime)	150.00	
Total Net Income	**5,000.00**	
Monthly Expenses **		**List all approximate monthly expenses**
Home Mortgage/Rent	1,350.00	If taxes & insurance are not include in this payment, fund a monthly column
Home Utilities	400.00	Electric, gas, water, cable, internet, home phone, alarm. etc.
Home Other	250.00	Maid service, lawn service, pool service exterminator, HOA fees, etc.
Auto Payment	300.00	Continue in auto column after car is paid off for repairs or for next purchase
Auto Gas	200.00	Adjust as needed if significate change in regular monthly mileage or fuel cost
Groceries	350.00	Include food, paper products, cleaning products, etc.
Monthly Other	175.00	Include other regular monthly expenses (cell phones, health clubs, etc.)
Spending	200.00	Personal spending cash (lunches, tips, etc.)
Consumer Debt	300.00	Try for 10% of net income and use any windfalls until paid off
The Vault Account	200.00	Try for 10% of net income and adjust if contributing at work
Unallocated	475.00	Try for 10% of net income for all unallocated expenses (gifts,doc bills,etc.)
CSA Monthly Deposit-800		**Fund in the Columns Savings Account & enter on the CSA worksheet**
Savings	0.00	Used for any unallocated savings - can also be used for your emergency fund
House	200.00	Used for home repairs, upgrades, etc, (use above for monthly payments)
Automobile	200.00	Used for insurance,repairs,down pymt etc.(use above for monthly payments)
Kids	200.00	Used for children's future expense such as college, cars, weddings, etc.
Vacation	100.00	Used for any vacation or weekend getaway
Holiday	50.00	Used for holiday expenses
Charity	50.00	Used for charites or people you are interested in helping
Total Expenses	**5,000.00**	**This should equal Total Net Income above - use unallocated to round off**
	*Net income is your actual take home pay	
tc-wallet-ws-sam 201102	**These are general categories, you can tailor them to your specific needs	