HOUSEHOLD BUDGET WORKSHEET			
	Typical	Adjusted	Difference (+/-)
HOUSING			
Mortgage/taxes/insurance or Rent			
Utilities (hydro, 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			
Charitable contributions			
Savings, retirement, college fund			
INCOME		-	
Salary/wages			
Bonus, tips, other			
MONTHLY TOTALS			•
Total Adjusted Income			
Total Adjusted Expenses			-
EXTRA SAVINGS FOR YOUR HOLIDAY BUDGET			