

**BASIC BUDGET WORKSHEET
FRUGAL LIVING IDEAS**

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This is a very basic household budget, and you can see that it already contains dozens of items. We wanted to keep the budget to one page, and that is why we combined some items. You may wish to expand upon it, but it is easy to see how budgets can get out of control. In our complex society, we just have to write things down in order to control them.

ITEMS	AMOUNT
Monthly Income	
THEN SUBTRACT OUT.....	
Taxes Withheld	
Home Expenses (Mortgage, Rent)	
Utilities (Phone, Electricity, etc.)	
Groceries	
Family (Day Care, Child Support, Tuition)	
Health (Insurance, RX, Gym)	
Unsecured Debt Payments	
Secured Debt (Car Loan)	
Entertainment (Eating Out, Movies, Etc.)	
Pets (Vet, Food, Etc.)	
Clothes	
Home and Garden	
Grooming (Haircut, Makeup, etc.)	
Savings (401k, Savings Account)	
Emergency Fund	
Charity (Donations, Church, etc.)	
Misc. (Something Else?)	
TOTAL	
Surplus/Shortage (Anything Left?)	

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