



**The Budget Analyzer
Don't let your bills bury you!**

A New Horizon Credit Counseling Services, Inc.

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Your Wages	
Spouse's Wages	
Part-time Wages	
Child Support	
Alimony	
Social Security benefits	
Veteran's Benefits Other	
TOTAL =	

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Income Worksheet

Use this form to track your income. Place your net earnings in the column on the right.

Credit Card Worksheet

Use this form to track your credit card debt. List credit cards, department store cards, gas and dining cards. Total it up and place the total amount on the fixed expense worksheet.

Creditor's Name	Creditor Balance	Minimum Monthly Payment
1)		
2)		
3)		
4)		
5)		
6)		
7)		
8)		
9)		
10)		
TOTAL =		

Fixed Expense Worksheet

Use this form to track your fixed expenses. A fixed expense is one that remains the same each month, such as a mortgage or rent, a loan payment, insurance premiums, etc. Total up all fixed expenses. Credit card debt is considered a fixed expense because it usually remains the same each month.

Monthly Expenses	Current Payment
Mortgage/Rent	
Real Estate Taxes	
Home Owners Insurance	
Car #1 Loan/Lease	
Car #2 Loan/Lease	
Student Loans	
Alimony/Child Support	
Day Care/After School Care	
Health Insurance	
Dental Insurance	
Total Credit Card Debt	
Other	
Other	
TOTAL =	

Flexible Expenses Worksheet

Use this to track your flexible expenses. Flexible expenses include household and grocery items, clothing, utilities, gasoline, etc. Flexible expenses are items that you control the amount of money spent. Many times flexible expenses are necessary items, but what sets them apart is that you usually have control over how much money you spend on these items.

Telephone Bill		
Electric/Gas Fuel Bill		
Groceries		
Household Supplies		
School Supplies		
Clothes		
Dry Cleaning		
Gas		
Laundry		
Savings (5% is your goal)		
Babysitting		
Other		
Other		
Other		
TOTAL =		

Discretionary Expense Worksheet

Use this form to track discretionary expenses. Discretionary expenses are items that are not necessary for survival, such as entertainment, eating out, and clothes, etc. Make sure you are not leaving anything out. Include the coffee you buy every morning, newspapers, stamps, etc. If your expense to income ration is out of balance and you are spending more than you earn, items from this category should be eliminated or cut back.

Recreation		
Movies/Plays		
Dining Out		
Sporting Events		
Magazines		
Newspapers		
Beauty Salon		
Hobbies		
Fundraisers		
Other		
Other		
Other		
Other		
TOTAL =		

Monthly Budget

This will give you a clear picture of how realistic the amount you budgeted for each item and the actual amount spent. Keep track on a monthly basis so you can see where you may have overspent. This is a work in progress so it may require fine tuning every so often.

Date:	Monthly Income:	
Expenses	Budgeted	Actual
Mortgage/ Rent		
Second Mortgage		
Electricity		
Taxes		
Car payment #1		
Car payment #2		
Car insurance		
Health Insurance		
Dental Insurance		
Life Insurance		
Association Fees		
Telephone		
Water		
Gas		
Parking/ Tolls		
Child care		
Child support		
Pet care		
Education		
Laundry/Dry Cleaners		
Lawn care		
Pool care		
Exterminator		
Cable		
Beauty/Barber		
Entertainment		
Hobbies		
Eating Out		
Savings Account		
Charity		
Periodicals/Magazines		
Stocks/ Mutual Funds		
Other		
Other		
Other		
TOTAL =		