



# New Monthly household budget worksheet

Use this worksheet to help you calculate your debt-to-income ratio.

## Income

List monthly income (**after taxes**) for the entire household.

Your Income: \$	<input type="text"/>	Rental Income: \$	<input type="text"/>
Spouse's/Partner's Income: \$	<input type="text"/>	Other Income: \$	<input type="text"/>
Child Support/Alimony: \$	<input type="text"/>		

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**Total Monthly Income: \$**

## Credit Card & Loan Expenses

Enter your credit cards and loan payments.

Credit Card(s):

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Estimated Monthly Payment:

\$	<input type="text"/>
\$	<input type="text"/>
\$	<input type="text"/>
\$	<input type="text"/>

Loan(s) (Car Loans, Student Loans, etc.):

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Estimated Monthly Payment:

\$	<input type="text"/>
\$	<input type="text"/>
\$	<input type="text"/>
\$	<input type="text"/>
\$	<input type="text"/>

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**Total Monthly Credit Card & Loan Expenses: \$**

## Utilities

Enter your monthly utilities.

Electric: \$	<input type="text"/>	Cell Phone: \$	<input type="text"/>
Gas: \$	<input type="text"/>	Home Phone: \$	<input type="text"/>
Water: \$	<input type="text"/>	Cable/Satellite: \$	<input type="text"/>
Other Utilities: \$	<input type="text"/>	Internet: \$	<input type="text"/>

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**Total Monthly Utilities: \$**



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## Additional Expenses

Enter your additional expenses.

Health Insurance: \$	<input type="text"/>	Transportation: \$	<input type="text"/>
Auto Insurance: \$	<input type="text"/>	Groceries: \$	<input type="text"/>
Other Insurance: \$	<input type="text"/>	Dining Out: \$	<input type="text"/>
Child Care: \$	<input type="text"/>	Entertainment: \$	<input type="text"/>
School/Tuition: \$	<input type="text"/>	Clothing: \$	<input type="text"/>
Child Support/Alimony: \$	<input type="text"/>	Other: \$	<input type="text"/>

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**Total Monthly Additional Expenses: \$**

## Savings

How much do you plan on saving for retirement, college or home repairs?

Retirement: \$	<input type="text"/>	Home Repairs: \$	<input type="text"/>
College: \$	<input type="text"/>	Other: \$	<input type="text"/>

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**Total Savings: \$**

<b>+ Total Monthly Income: \$</b>	<input type="text"/>
<b>- Credit Cards &amp; Loan Expenses: \$</b>	<input type="text"/>
<b>- Additional Expenses: \$</b>	<input type="text"/>
<b>- Savings: \$</b>	<input type="text"/>

<b>Total Remaining Amount: \$</b>	<input type="text"/>
<b>Debt-to-Income Ratio: %</b>	<input type="text"/>

\* If you have anything remaining, congratulations! If you don't, you may want to make some adjustments.