

## DIVORCE BUDGET WORKSHEET

Keep track of your income and expenses each month to create a budgeted amount. By doing so, you can calculate how much income you need to maintain a positive cash flow.

Monthly expenses should be for yourself and your dependents and calculated for the future, after separation, based on the anticipated residential schedule for the children. If the children's residential schedule is unclear, prepare an alternative budget worksheet to include just your monthly expenses.

<b>Monthly income</b>	<b>Amount received per month</b>	<b>Budgeted amount</b>	<b>Difference (Column B – A)</b>
Your salary (after taxes)			
Unemployment benefits			
Welfare payments			
Child support/maintenance			
Other –			
Other –			
<b>Total income</b> (put total in “Summary” below)			
<b>Expenses</b>			
<b>Monthly Expenses</b>	<b>Amount spent this month</b>	<b>Budgeted amount</b>	<b>Difference (Column B – A)</b>
<b>Housing</b>			
Mortgage/rent			
Insurance			
Electricity			
Taxes			
Water/sewer/garbage			
Heat (gas & oil)			
Telephone (landline)			
Cell phone			
Cable			
Internet			
Other –			
<b>Total housing</b>			

Monthly Expenses Continued	Amount spent this month	Budgeted amount	Difference (Column B – A)
<b>Food</b>			
Groceries			
Meals eaten out			
Supplies (paper, tobacco, pets)			
Other-			
<b>Total food</b>			
<b>Children</b>			
Day care/babysitting			
Clothing			
Tuition (if any)			
Other child-related expenses			
<b>Total children</b>			
<b>Transportation</b>			
Vehicle payments/leases			
Vehicle gas, oil, ordinary maintenance			
Vehicle insurance and license			
Parking			
Public transit/parking/tolls			
<b>Total transportation</b>			
<b>Health Care</b>			
Medical (omit if fully covered)			
Dental (omit if fully covered)			
Uninsured dental, orthodontic, medical, eye care expenses			
Other uninsured health expenses			
<b>Total Health Care</b>			

Monthly Expenses Continued	Amount spent this month	Budgeted amount	Difference (Column B – A)
<b>Personal Expenses (not including children)</b>			
Clothing			
Hair care/personal care expenses			
Clubs and recreation			
Education			
Books, newspapers, magazines, photos			
Movies/games/hobbies			
Gifts			
Other -			
<b>Total Personal Expenses</b>			
<b>Miscellaneous Expenses</b>			
Life insurance (if not deducted from income)			
Other -			
Other -			
Other -			
<b>Total miscellaneous expenses</b>			
<b>Debts</b>			
Credit card 1 –			
Credit card 2 –			
Credit card 3 –			
Credit card 4 -			
Credit card 5-			
Loans (not previously included)			
<b>Total debts</b>			
<b>Total amount for all sections (housing, food, etc.)</b>			

<b>Liquid Assets</b>			
Money to set aside (emergency, large purchases, etc.)			
On deposit in banks			
Cash value of life insurance			
Other -			
<b>Total liquid assets</b>			

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<b>SUMMARY</b>			
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<b>Total Income (from top of first page)</b>			
<b>Total Expenses</b>			
<b>Income minus expenses</b>			