

## **Solve Lending & Realty**

## HOUSEHOLD BUDGET WORKSHEET **Typical** Adjusted Difference (+/-) **HOUSING** Mortgage/taxes/insurance or Rent Utilities (electricity, 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