

BCEFCU Detailed Budget Worksheet

EXPENSES	Bi-Weekly Expenses	Monthly Expenses	Current Balances	Current % Rate	Goals/Notes
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Clothing

Clothing					
Spouse					
Children					
Uniforms					
Maintenance/Cleaning					
<i>Clothing Subtotal</i>					

Convenience

Cable					
Cell Phone					
Beeper					
Internet Access					
Newspaper					
Other					
<i>Convenience Subtotal</i>					

Donations

Church / Synagogue					
Political					
Charitable					
Other					
<i>Donations Subtotal</i>					

Entertainment

Vacations					
Eating Out					
Movies/Plays/Music					
Sporting Events					
Sports Equipment/ Registration/ Dues					
Other					
<i>Entertainment Subtotal</i>					

Family

Child Care: Daily					
Child Care: Occasional					
Allowances					
School Supplies					
Tuition					
Pets: Supplies					
Pets: Vet bills					
<i>Family Subtotal</i>					

Page 1 Totals

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<i>Food</i>					
Groceries					
Bulk Items/Delivered Goods					
Work Breakfast/Lunch					
School Breakfast/Lunch					
Other					
Other					
<i>Food Subtotal</i>					

<i>Health</i>					
Health Insurance					
Prescription Plan					
Vision Plan					
Dental Plan					
Orthodontics					
Exercise Classes / Equipment					
Life Insurance					
Long Term Care Plan					
Other					
Other					
<i>Health Subtotal</i>					

<i>Home</i>					
Rent/Mortgage					
Property / School Tax					
Renter/Home Owner Insurance					
Gas & Electric					
Other Heating (propane, oil, wood)					
Telephone					
Garden Supplies / Outdoor Maintenance					
Cleaning / Indoor Maintenance Repairs					
Condo / Community Association Fees					
Ground Rent					
Other					
Other					
<i>Home Subtotal</i>					

<i>Page2 Totals</i>					
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<i>Payroll / Business</i>					
Union Dues/ Membership Fees					
Not Reimbursed Business Expenses					
Taxes: Social Security					
Taxes: Income, Fed					
Taxes: Income, State					
Taxes: Income, Local					
Deferred Comp					
Other					
Other					
<i>Payroll Expenses Subtotal</i>					

<i>Personal</i>					
Barber/Beauty Shop					
Toiletries					
Postage					
Tobacco					
Alcohol					
Other					
Other					
<i>Personal Subtotal</i>					

<i>Savings</i>					
Credit Union					
Education / Tuition					
IRA					
Holiday Club					
Vacation Club					
Other					
Other					
<i>Savings Subtotal</i>					

<i>Transportation</i>					
Car Payment					
Car Payment					
Gasoline					
Insurance					
Maintenance/Cleaning					
License/Registration					
Bus/Taxi/Light Rail Tolls/Parking Fees					
Other					
<i>Transportation Subtotal</i>					

Page 3 Totals					
EXPENSES	Bi-Weekly Expenses	Monthly Expenses	Current Balances	Current % Rate	Goals/Notes

Installment Loans					
Credit Union					
Credit Union					
Credit Card					
Credit Card					
Department Store					
Department Store					
Student Loan					
Student Loan					
Child Support					
Other					
Other					
Installment Loans Subtotal					

INCOME			
	You	Me	
Gross Primary Income (before taxes)			
Gross Secondary Income:			
Part Time Job			
Support/Alimony			
Pension			
Social Security			
Gifts			
Rental Income			
Other			
Other			
TOTAL INCOME			

Expenses	
Page 1 Subtotal	
Page 2 Subtotal	+
Page 3 Subtotal	+
Installment Loans Total	+
TOTAL EXPENSES	=

TOTAL INCOME	
(Less TOTAL EXPENSES)	-
Balance	

Goals (with deadlines):

Notes:

To calculate your bi-weekly payroll to monthly,

Multiply your earnings by 26 then divide by 12.

(For example, \$500 biweekly $\$500 \times 26 = \$13,000$

$\$13,000 \div 12 = \$1,083.33$ per month)