Valley First
CREDIT UNION

BUDGET WORKSHEET

Monthly Expenses	
Rent/mortgage	$
2nd Mortgage	$
HOA (association dues)	$
Property taxes	$
Homeowner/ renter's insurance	$
Gas/electric (average)	$
Water/sewer/garbage	$
Telephone	$
Groceries	$
Household items	$
Health/life insurance	$
Prescriptions/doctor visits	$
Daycare/babysitting	$
Alimony/child support	$
Tuition/lessons	$
Student loans	$
Taxes (monthly repayment)	$
Union dues	$
Storage fees	$
Beauty/barber	$
Movies/streaming services	$
Internet access	$
Cable/satellite	$
Dining out	$
Sports/hobbies/clubs	$
Gym	$
Vacations/travel	$
Books/music/DVDs	$
Clothing purchases	$
Laundry/dry cleaning	$
Home maintenance	$
Pool/hot tub service	$
Gardening	$
Monitored alarm	$
Gifts/cards	$
Pet care	$
Cell phone	$
Banking fees/postage	$
Cigarettes/alcohol	$
Car payment #1	$
Car payment #2	$
Gasoline	$
Maintenance/repairs	$
Auto insurance	$
Auto registration	$
Tolls/parking/mass transit	$
Other	$
Other	$
Other	$
Other	$
Other	$
Other	$
Other	$
Other	$
Other	$
TOTAL FOR MONTH	$

Monthly Income	
Job	$
Spouse's job	$
Part-time job	$
Rental/room & board re-ceived	$
Commissions/bonuses	$
Tax refunds	$
Investment income	$
Government benefits	$
Unemployment insurance	$
Child support/alimony	$
Support from family/ friends	$
Other	$
TOTAL FOR MONTH	$

Net	
Total Income for Month	$
Total Expenses for Month	–
Over/under	=