Household budget

For homes with more than one income. Agree on the shared costs first.

Month _____ Year _____

Income

	Person 1	Person 2
Paycheck	$	$
Other	$	$
Total	$	$

Housing

Item	Planned	Actual
Rent or mortgage	$	$
Property tax	$	$
Home insurance	$	$
Repairs	$	$
Total	$	$

Utilities

Item	Planned	Actual
Electric	$	$
Gas or oil	$	$
Water and trash	$	$
Internet	$	$
Phones	$	$
Total	$	$

Food and supplies

Item	Planned	Actual
Groceries	$	$
Cleaning and paper goods	$	$
Eating out	$	$
Total	$	$

Transportation

Item	Planned	Actual
Car and insurance	$	$
Gas	$	$
Upkeep	$	$
Total	$	$

People and pets

Item	Planned	Actual
Childcare or school	$	$
Medical	$	$
Clothes	$	$
Pets	$	$
Total	$	$

Debt and savings

Item	Planned	Actual
Debt payments	$	$
Emergency fund	$	$
Shared goal	$	$
Total	$	$

Income	Shared costs	Savings	Left over
$	$	$	$

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Who pays what

Split shared bills evenly, by income, or bill by bill. Write it down so both of you agree.

Split by income

Person 1 income	_____
Person 2 income	_____
Both together	_____
Person 1 share Person 1 divided by both	_____
Person 2 share Person 2 divided by both	_____

What we agreed

Shared bills

Bill	Amount	Person 1	Person 2	Paid from
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
Total	$	$	$	

Household bills

List each bill once. Tick the month when it is paid.



Year _____ Accounts I pay from _____

Bill	Due	Amount	Auto	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

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Home upkeep fund

Small repairs cost less when the money is already there.

Job	Last done	Next due	Cost	Set aside monthly
HVAC filter			$	$
HVAC service			$	$
Gutters			$	$
Water heater			$	$
Smoke detector batteries			$	$
Roof check			$	$
Pest control			$	$
Lawn and yard			$	$
Paint and caulk			$	$
Plumbing			$	$
Appliances			$	$
Furniture			$	$
			$	$
			$	$
			$	$
			$	$
			$	$
Total			$	$

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