

ACP Household Budget & Cash-Flow Planner

Fill in the white boxes. Green boxes calculate automatically. Best viewed in Adobe Acrobat Reader.

Household / Client Name

Month / Year

Household Size

MONTHLY SNAPSHOT

Total Income

Total Expenses

Money Left Over

Savings Rate

How to use this budget

1. Enter monthly take-home income

Use income actually available to the household. If income varies, use a reasonable monthly average.

2. Enter every recurring expense

Include bills that are easy to forget: subscriptions, annual fees divided by 12, school costs, pet care, and memberships.

3. Review what is left

A positive number means income exceeds expenses. A negative number means expenses exceed income.

4. Look for pressure points

Use the category totals to see where spending is concentrated and which costs are fixed versus adjustable.

IMPORTANT

This is an educational household planning tool - not a lender underwriting worksheet, tax return, or financial statement.

For mortgage qualification, lenders may calculate income, debts, assets and allowable expenses differently.

Income + Housing

Enter MONTHLY amounts. For annual expenses, divide by 12.

A. MONTHLY HOUSEHOLD INCOME

Primary wages / salary - Person 1

Primary wages / salary - Person 2

Overtime / commissions (average)

Self-employment net income available

Social Security / retirement / pension

Child / spousal support received

Rental income available

Investment / interest / dividend income

Other recurring income

SECTION TOTAL

B. HOUSING + UTILITIES

Mortgage or rent

Property tax (if paid separately)

Homeowners / renters insurance

HOA / association dues

Land lease / space rent

Electricity

Gas / propane

Water / sewer

Trash / recycling

Internet

Cell phones

Home security

Repairs / maintenance reserve

Housekeeping / yard / pool

SECTION TOTAL

Transportation + Debt + Subscriptions

Small recurring charges add up. Enter each monthly amount, even if it seems insignificant.

C. TRANSPORTATION

Vehicle payment 1

Vehicle payment 2

Auto insurance

Fuel / charging

Maintenance / tires / registration reserve

Parking / tolls

Public transportation / rideshare

SECTION TOTAL

D. DEBT PAYMENTS

Credit card minimums / planned payments

Student loans

Personal loans

Medical payment plans

Tax payment plans

Other installment debt

SECTION TOTAL

E. SUBSCRIPTIONS + MEMBERSHIPS

Streaming video services

Music / audio subscriptions

Cloud / software / apps

Gym / fitness memberships

Gaming subscriptions

Membership clubs / warehouse

News / publications

Other recurring subscriptions

SECTION TOTAL

Food + Family + Personal Spending

Capture the true cost of running the household - not just the major bills.

F. FOOD

Groceries	
Restaurants / takeout / delivery	
Coffee / snacks / convenience	
	SECTION TOTAL

G. FAMILY + PERSONAL

Childcare / daycare	
School / tuition / supplies	
Children activities / sports	
Child support paid	
Pet food / veterinary / grooming	
Medical / dental / vision out-of-pocket	
Prescriptions / health supplies	
Life / disability insurance	
Clothing / shoes	
Personal care / barber / salon	
Gifts / holidays	
Entertainment / recreation	
Travel / vacation reserve	
Religious / charitable giving	
Family support / caregiving	
	SECTION TOTAL

Other + Irregular Household Costs

Set aside a monthly amount for expenses that do not arrive every month.

H. OTHER / IRREGULAR MONTHLY RESERVES

Annual fees divided by 12
Professional / licensing costs
Legal / accounting costs
Home / auto deductible reserve
Other household expense

SECTION TOTAL

WHY MONTHLY RESERVES MATTER

A bill can be annual and still be a monthly responsibility.

Example: a \$1,200 annual insurance or membership cost equals \$100 per month.

Setting aside the monthly share prevents a large annual bill from looking like an emergency.

Use this section for irregular but predictable household costs.

Budget Results + Household Financial Health

Calculated from the amounts entered on the prior pages.

MONTHLY CASH-FLOW SUMMARY

- Total Monthly Income
- Total Monthly Expenses
- Money Left Over / Shortfall
- Savings / Cushion Rate

Expense Breakdown

Housing + Utilities
Transportation
Debt Payments
Subscriptions
Food
Family + Personal
Other / Irregular

WHAT THE NUMBER MEANS

- Money left over > \$0: income currently exceeds entered expenses.
- Money left over = \$0: there is no monthly cushion for unexpected costs.
- Money left over < \$0: the household is operating at a monthly deficit and should review expenses or income.
- Use several months of actual statements to confirm the pattern before making major financial decisions.

Notes / Action Plan