

HBOT (Household Bill Organizing Template) by www.PeskyDebt.net

Directions: Print this form at the beginning of every month and fill out the appropriate categories. You will be spending your money on paper first. Therefore, you have a guideline to go by each month. It is a good idea to keep a highlighter handy to mark out each expense once you have it completed. The debt categories may be any debt or monthly payment such as: cars, credit cards, student loans, credit lines,

| MONTH | | | | |
|---|-------------|-------------|------------|-------------|
| MONTHLY TAKE HOME PAY | | | | |
| | | | | |
| Expense Category | Budget Amt. | Actual Amt. | Difference | Date to Pay |
| Mortgage/Rent | \$ | \$ | \$ | / / |
| Utilities | \$ | \$ | \$ | / / |
| Groceries/Eating Out/Medicine/Toiletries | \$ | \$ | \$ | / / |
| Gasoline | \$ | \$ | \$ | / / |
| Insurance | \$ | \$ | \$ | / / |
| Savings | \$ | \$ | \$ | / / |
| Clothing | \$ | \$ | \$ | / / |
| Entertainment | \$ | \$ | \$ | / / |
| Debt 1 - | \$ | \$ | \$ | / / |
| Debt 2 - | \$ | \$ | \$ | / / |
| Debt 3 - | \$ | \$ | \$ | / / |
| Debt 4 - | \$ | \$ | \$ | / / |
| Debt 5 - | \$ | \$ | \$ | / / |
| Debt 6 - | \$ | \$ | \$ | / / |
| Debt 7 - | \$ | \$ | \$ | / / |
| Debt 8 - | \$ | \$ | \$ | / / |
| Debt 9 - | \$ | \$ | \$ | / / |
| Debt 10 - | \$ | \$ | \$ | / / |
| Debt 11 - | \$ | \$ | \$ | / / |
| Debt 12 - | \$ | \$ | \$ | / / |
| TOTALS | \$ | \$ | \$ | |

The chart below tells the ideal % of what you should pay monthly for certain household bills. Check your current monthly bills to see if you are currently beating this. **IF NOT...MAKE THIS A GOAL!**

YOUR IDEAL PERCENTAGE CHART

| Category | % of Take-Home Pay |
|----------------|--------------------|
| Mortgage | 35 |
| Cars | 15 |
| Groceries/Food | 15 |
| Savings | 10 |
| Car Insurance | 5 |
| Utilities | 5 |
| Clothing | 5 |
| Entertainment | 5 |
| Gasoline | 5 |
| TOTAL | 100 |

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