



Monthly Budget Worksheet

Monthly Income	Current	Projected	Remarks
Base Pay (O/E - Yrs) ¹			¹ Pay entitlements are taxable. Allowance entitlements are non-taxable.
Basic Allowance for Housing (BAH)			
Basic Allowance Subsistence (BAS)			
Sea Pay ¹			
Other (FSA, Special Pays, etc.) ¹			
Other ¹			
TOTAL PAY			
Federal Income Tax (FITW) (M/S__)			
Social Security (FICA)			
Medicare (FICA)			
State Income Tax (if applicable)			
AFRH			
TOTAL TAXES WITHHELD			
Other Take-Home Pay (ie., Part-time work)			
Spouse's Net Pay ¹			
Dependent Allotment or Child Support ²			
TOTAL NET MONTHLY INCOME (BOX #1)			
Servicemen's Group Life Insurance (family)			
Tricare Dental			
Advance Pay (APA/Ends_____)			² Only include this dollar figure if this money is paid to your household.
Overpayments (Ends_____)			
MGI Bill (Ends_____)			
Thrift Savings Plan			
Allotments			
(Ends)			
(Ends)			
(Ends)			
(Ends)			
TOTAL DEDUCTIONS			
SERVICE MEMBER'S TAKE-HOME PAY			

Monthly Living Expenses

Category	Current	Projected	Category	Current	Projected
Savings and Investments			Child Care/Babysitting		
Rent/Mortgage			Amusement (movies, videos, hobbies)		
Electricity/Gas			Personal Hygiene (haircuts/perms)		
Water/Sewage/Garbage			Eating Out (lunches, dinners, fast food)		
Insurance (homeowner's/renter's/life)			Cable/Internet		
Food (groceries, commissary)			Pet Care (vet, grooming)		
ATM Fees			Medical/Dental (prescriptions, bills)		
Car Insurance			Postage, Money Orders		
Car Maintenance/Repairs			Alcohol/Cigarettes		
Gasoline			Gifts/Cards		
Phone (local/long distance/cell)			Contributions (churches/charities)		
Clothing			Other:		
Laundry/Dry Cleaning			Other:		
Job Gedunk (soda, coffee, candy, etc.)			Other:		
School (tuition, lunch, books, supplies)			Total Monthly Living Expenses (BOX #2)		

Indebtedness Creditors (charge cards/loans)	Monthly Payment	Projected Payment	Balance	Interest Rate	Remarks/Status (current/past due)
Car Payment #1					

Total Indebtedness (BOX #3)			
------------------------------------	--	--	--

	Current	Projected
TOTAL NET INCOME (Box #1)		
<i>MINUS</i> Living Expenses (Box #2)		
<i>MINUS</i> Monthly Debt Payments (Box #3)		
MONTHLY SURPLUS/DEFICIT		

Little Creek 462-7563	Newport News 688-NAVY	Norfolk 444-2102	Northwest 421-8770	Oceana 433-2912	Yorktown 887-4606
Area Code 757 • www.cnic.navy.mil/navylifema					

