

Average Family Budget

Food

| | January | February | March | April | May | June | July | August | September | October | November | December | Total | National Average |
|--|---------|----------|-------|-------|-------|-------|-------|--------|-----------|---------|----------|----------|--------|------------------|
| Food at home | | | | | | | | | | | | | | |
| Cereals and bakery products | 44 | 44 | 44 | 44 | 44 | 44 | 44 | 44 | 44 | 44 | 44 | 44 | 530 | 1.0% |
| Meats, poultry, fish, and eggs | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 885 | 1.7% |
| Dairy products | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 450 | 0.9% |
| Fruits and vegetables | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 687 | 1.3% |
| Other food at home | 114 | 114 | 114 | 114 | 114 | 114 | 114 | 114 | 114 | 114 | 114 | 114 | 1,365 | 2.6% |
| Total Food at home | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 3,917 | 7.4% |
| Food away from home | 235 | 235 | 235 | 235 | 235 | 235 | 235 | 235 | 235 | 235 | 235 | 235 | 2,822 | 5.3% |
| Total Food | 562 | 562 | 562 | 562 | 562 | 562 | 562 | 562 | 562 | 562 | 562 | 562 | 6,738 | 12.8% |
| Alcoholic beverages | 39 | 39 | 39 | 39 | 39 | 39 | 39 | 39 | 39 | 39 | 39 | 39 | 464 | 0.9% |
| Housing | | | | | | | | | | | | | | |
| Shelter (mortgage, property taxes) | 887 | 887 | 887 | 887 | 887 | 887 | 887 | 887 | 887 | 887 | 887 | 887 | 10,650 | 20.2% |
| Utilities, fuels, and public services | 318 | 318 | 318 | 318 | 318 | 318 | 318 | 318 | 318 | 318 | 318 | 318 | 3,816 | 7.2% |
| Household operations | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 1,044 | 2.0% |
| Housekeeping supplies | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 684 | 1.3% |
| Household furnishings and equipment | 142 | 142 | 142 | 142 | 142 | 142 | 142 | 142 | 142 | 142 | 142 | 142 | 1,698 | 3.2% |
| Total Housing | 1,491 | 1,491 | 1,491 | 1,491 | 1,491 | 1,491 | 1,491 | 1,491 | 1,491 | 1,491 | 1,491 | 1,491 | 17,892 | 33.9% |
| Apparel and services | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 1,884 | 3.6% |
| Transportation | | | | | | | | | | | | | | |
| Vehicle purchases (net outlay) | 240 | 240 | 240 | 240 | 240 | 240 | 240 | 240 | 240 | 240 | 240 | 240 | 2,881 | 5.5% |
| Gasoline and motor oil | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 2,839 | 5.4% |
| Other vehicle expenses | 228 | 228 | 228 | 228 | 228 | 228 | 228 | 228 | 228 | 228 | 228 | 228 | 2,741 | 5.2% |
| Public transportation | 45 | 45 | 45 | 45 | 45 | 45 | 45 | 45 | 45 | 45 | 45 | 45 | 537 | 1.0% |
| Total Transportation | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 8,998 | 17.0% |
| Healthcare | 259 | 259 | 259 | 259 | 259 | 259 | 259 | 259 | 259 | 259 | 259 | 259 | 3,112 | 5.9% |
| Entertainment | 247 | 247 | 247 | 247 | 247 | 247 | 247 | 247 | 247 | 247 | 247 | 247 | 2,965 | 5.6% |
| Personal care products and services | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 644 | 1.2% |
| Reading | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 121 | 0.2% |
| Education | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 1,094 | 2.1% |
| Tobacco products and smoking supplies | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 332 | 0.6% |
| Miscellaneous | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 879 | 1.7% |
| Cash contributions | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 1,817 | 3.4% |
| Personal insurance and pensions | | | | | | | | | | | | | | |
| Life and other personal insurance | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 332 | 0.6% |
| Pensions and Social Security | 461 | 461 | 461 | 461 | 461 | 461 | 461 | 461 | 461 | 461 | 461 | 461 | 5,530 | 10.5% |
| Total Personal Insurance and Pensions | 488 | 488 | 488 | 488 | 488 | 488 | 488 | 488 | 488 | 488 | 488 | 488 | 5,862 | 11.1% |
| Total Monthly Income | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 60,000 | |
| Total Monthly Expenses | 4,400 | 4,400 | 4,400 | 4,400 | 4,400 | 4,400 | 4,400 | 4,400 | 4,400 | 4,400 | 4,400 | 4,400 | 52,802 | 100.0% |
| Net Monthly Savings | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 7,198 | |

Instructions

Using this average family budget spreadsheet is very straightforward. This spreadsheet only requires two sets of inputs. The worksheet takes your monthly after tax income (row 40) and desired net monthly savings (row 42) to develop a monthly expense value that appears on row 41. The National Average family budget information that appears in column O is then used to spread the total monthly expenses to each of the thirty five budget categories.

This average family budget spreadsheet is intended to show you what an average family's expenses would look like each month - by category. This spreadsheet is intended to be used along with, and compared to, the Family Budget spreadsheet.

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