

Monthly Budget Worksheet

Monthly Income	Monthly Total
My paychecks (salary after taxes and deductions)	\$
Spouse's paychecks (salary after taxes and deductions)	\$
Child Support received	\$
Unemployment/Food stamps	\$
Pension/Retirement income	\$
Other income	\$
Total monthly income	\$

Monthly Living Expenses	Monthly Total
Housing	
Rent or mortgage	\$
Electric	\$
Gas/Oil	\$
Water & Sewer	\$
Trash & Recycling	\$
Cable TV / Satellite	\$
Internet	\$
Phones	\$
Renter's insurance or homeowner's insurance	\$
Condo/Homeowner's Association Fees	\$
Other housing expenses	\$

Food and Drink	
Groceries and household supplies	\$
Meals out	\$
Coffee, Alcohol and Bars	\$

Transportation	
Car payment	\$
Gas	\$
Car insurance	\$
Car maintenance and repairs	\$
Parking and tolls	\$
Public transportation and taxis	\$
Education	
Tuition	\$
Books, supplies, fees	\$
Student Loans	\$

(OVER)

Family	
Day Care and Babysitting	\$
Children's activities and lessons	\$
Clothing and Shoes	\$
Child Support (outgoing)	\$
Other family expenses	\$

Health and Personal Care	
Prescriptions and over-the-counter drugs	\$
Doctor and dentist visits	\$
Health insurance premiums (if not deducted from paycheck)	\$
Gym memberships	\$
Haircuts	\$
Laundry and Dry Cleaning	\$
Other health/personal care expenses	\$

Miscellaneous	
Pet supplies and Vet	\$
Entertainment (movies, games, music, concerts)	\$
Gifts, Charity & Offerings	\$
Other	\$

Credit Card Payments	
Credit Card 1	\$
Credit Card 2	\$
Credit Card 3	\$
Credit Card 4	\$
Credit Card 5	\$
Credit Card 6	\$

Savings	
Savings (to set aside)	\$
Total monthly expenses	\$ 0.00

\$	-	\$	=	\$
Income		Expenses		

If your income is more than your expenses, you have money left to save or spend.

If your expenses are more than your income, look at your budget to find expenses to cut.