



Budget Worksheet

Use this worksheet to see how much money you spend per a month. Some bills are monthly and some come less often. If you have an expense or an income payment that occurs annually, divide it by 12 to convert it to a monthly expense (example: auto insurance payment, annual bonus, quarterly equity compensation or commissions).

Name _____ Date _____

Income	Monthly total
Paychecks (salary after taxes)	\$
Other income (after taxes). For example: child support, rental income, etc.	\$
Total Monthly Net Income	\$

Income

HOUSING	Expenses	Monthly total
	Rent or mortgage (include property taxes)	\$
	Renter's or homeowner's insurance	\$
	Utilities (electricity, gas, water)	\$
	Internet, cable, and phones	\$
	Other housing expenses	\$

FOOD	Expenses	Monthly total
	Groceries and household supplies	\$
	Meals out	\$
	Other food expenses	\$

TRANSPORTATION	Expenses	Monthly total
	Public transportation and taxis	\$
	Gas	\$
	Car maintenance	\$
	Auto insurance	\$
	Auto lease payment	\$
	Auto Loan payment	\$
	Other transportation expenses	\$



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	Expenses	Monthly total
HEALTH	Medication	\$
	Health, dental, vision insurance	\$
	Other health expenses	\$
PERSONAL AND FAMILY	Child care and/or activities	\$
	Child support or alimony	\$
	Personal care	\$
	Clothing and shoes	\$
	Subscriptions	\$
	Gifts	\$
	Entertainment (movies, etc.)	\$
	Other personal or family expenses	\$
FINANCE	Personal Loan payments	\$
	Student Loan payments	\$
	Personal insurance (life, disability)	\$
	Other	\$
OTHER	Charitable donations	\$
	Vacations	\$
	Other expenses	\$
Total monthly expenses		\$

Expenses

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 \text{Income} & & & \text{Expenses} & & \text{Surplus/Deficit}
 \end{array}$$