



## BUDGET WORKSHEET

Use this worksheet to determine monthly income and expenses. Then, use the information to complete a budget plan for the next month.

Month \_\_\_\_\_ Year \_\_\_\_\_

<b>Income</b>	<b>Total per month</b>
Pay (amount after deductions for taxes, employee benefits, etc.)	\$ _____
Other monthly income (government payments, child support, alimony, etc.)	\$ _____
<b>Total monthly income</b>	\$ _____

<b>Expenses</b>	<b>Total per month</b>
<b><u>Housing</u></b>	
• Rent or Mortgage	\$ _____
• Housing or Renters Insurance	\$ _____
• Utilities (electricity, gas, water, garbage, etc.)	\$ _____
• Internet, Cable	\$ _____
• Phone	\$ _____

<b><u>Transportation</u></b>	
• Car payment	\$ _____
• Car insurance	\$ _____
• Gas for car	\$ _____
• Public transportation (bus, taxi, Uber, etc.)	\$ _____
• Parking or tolls	\$ _____

<b><u>Food</u></b>	
• Groceries	\$ _____
• Dining out	\$ _____
• Cleaning and household supplies	\$ _____

### Healthcare

- Health Insurance \$ \_\_\_\_\_
- Medications \$ \_\_\_\_\_
- Deductibles \$ \_\_\_\_\_
- Dental and Vision (braces, contacts, etc.) \$ \_\_\_\_\_

### Self and Family Care

- Childcare \$ \_\_\_\_\_
- Child support/alimony payments \$ \_\_\_\_\_
- Child needs (diapers, formula, etc.) \$ \_\_\_\_\_
- Clothing and shoes \$ \_\_\_\_\_
- Health and beauty expenses \$ \_\_\_\_\_
- Gym membership \$ \_\_\_\_\_
- Schools costs (kids lunch money, loans, extra lessons, etc.) \$ \_\_\_\_\_
- Entertainment (movies, zoo, amusement parks) \$ \_\_\_\_\_

### Debt and Financial Obligations

- Loan payments \$ \_\_\_\_\_
- Credit card payments \$ \_\_\_\_\_
- Bank fees \$ \_\_\_\_\_
- Rental payments (appliances, TVs, etc.) \$ \_\_\_\_\_

### Other Expenses

- Property Taxes (*annual cost divided by 12*) \$ \_\_\_\_\_
- Car maintenance (oil changes, tires, repairs, etc. *estimate/month*) \$ \_\_\_\_\_
- Gifts (birthdays, holidays, other) \$ \_\_\_\_\_
- Home repairs (*estimated annual cost divided by 12*) \$ \_\_\_\_\_
- Contributions (church, donations, subscriptions) \$ \_\_\_\_\_
- Pets (food, litter, boarding, grooming, vet care) \$ \_\_\_\_\_
- Other identified costs \$ \_\_\_\_\_

### **Total monthly expenses**

\$ \_\_\_\_\_

**Total monthly income** - **Total monthly expenses** =

\$

If total expenses are more than total income look for ways to cut expenses. This can reduce stress and relationship problems concerning money plus leave money to save!

