

# Make a Budget Worksheet

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses" category.

Monthly Income	Amount
Paychecks (salary after taxes, benefits and check cashing fees)	
Other income (after taxes)	
<b>TOTAL MONTHLY INCOME</b>	

	Monthly Expenses	Amount		Monthly Expenses	Amount
<b>HOUSING</b>	Rent or mortgage		<b>HEALTH</b>	Medicine	
	Renter's/homeowner's insurance			Health insurance	
	Utilities (like electricity & gas)			Other health expenses (like doctors & eyeglasses)	
	Internet, cable & phones		<b>PERSONAL &amp; FAMILY</b>	Entertainment (like movies)	
	Other housing expenses (like property taxes)			Money given/sent to family	
<b>FOOD</b>	Groceries & household supplies			Laundry	
	Meals out			Clothing & shoes	
	Other food expenses			Child support	
<b>TRANSPORTATION</b>	Car loan			Child care	
	Car maintenance (like oil changes)		Other expenses (like beauty care)		
	Car insurance		<b>FINANCE</b>	Bank or credit card fees	
	Public transportation			Other fees	
	Gas for car		<b>OTHER</b>	School costs (supplies, tuition, student loans)	
	Parking & tolls			Other payments (like credit cards)	
	Other transportation expenses			Other expenses	
<b>TOTAL MONTHLY EXPENSES</b>			<b>TOTAL MONTHLY EXPENSES</b>		

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**INCOME**                      **EXPENSES**

Is your income more than your expenses?  
You have money left to save.

Are your expenses more than your income?  
Look at your budget to find expenses to cut.

For more help with budgeting, contact us today!