



BUDGET WORKSHEET

It's important to understand how you spend and save your money. Take the budgeting challenge by completing the worksheet below. Enter what you think you spend and then track your actual spend to discover the difference. You might be surprised by how much you are spending on certain things.

Monthly budget

Use this worksheet to help you evaluate your income and expenses

<p style="text-align: right; margin-bottom: 0;">Monthly</p> <p>Housing:</p> <p>Mortgage/Rent _____</p> <p>Gas/Oil _____</p> <p>Electric _____</p> <p>Water/Sewer _____</p> <p>Taxes _____</p> <p>Phone/Internet/Cable _____</p> <p>Home Maintenance _____</p> <p>Insurance _____</p> <p>Auto:</p> <p>Loan/Lease Payment _____</p> <p>Gas _____</p> <p>Repairs/Maintenance _____</p> <p>Insurance _____</p> <p>Other Transportation: Bus/Train _____</p> <p>Food:</p> <p>Groceries _____</p> <p>Eating Out _____</p>	<p style="text-align: right; margin-bottom: 0;">Monthly</p> <p>Medical/Dental:</p> <p>Co-Pays _____</p> <p>Prescriptions/Vitamins _____</p> <p>Other _____</p> <p>Insurance:</p> <p>Life _____</p> <p>Health _____</p> <p>Disability _____</p> <p>Debt Payments:</p> <p>Credit Cards _____</p> <p>Student Loans _____</p> <p>Other Debt _____</p> <p>Personal:</p> <p>Haircuts _____</p> <p>Laundry/Dry Cleaning _____</p> <p>Health Club Memberships _____</p>	<p style="text-align: right; margin-bottom: 0;">Monthly</p> <p>Entertainment:</p> <p>Movies/Sport Events/Recreation _____</p> <p>Family Care:</p> <p>Childcare _____</p> <p>Pet Care _____</p> <p>Other Expenses:</p> <p>Specify _____</p> <p>Total Monthly Expenses: \$ _____</p> <p>Subtract your monthly expenses from your monthly salary. This is your "discretionary income" — money you can spend on non-necessities or save.</p> <p>Monthly Salary \$ _____</p> <p>Monthly Expenses - \$ _____</p> <p>What's Left? = \$ _____</p> <p>I Can Save up to \$ _____ Per Month.</p>
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