

Budgeting 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

	Monthly
Housing:	
Mortgage/Rent	_____
Gas/Oil	_____
Electric	_____
Water/Sewer	_____
Taxes	_____
Phone/Internet/Cable	_____
Home Maintenance	_____
Insurance	_____
Auto:	
Loan/Lease Payment	_____
Gas	_____
Repairs/Maintenance	_____
Insurance	_____
Other Transportation: Bus/Train	_____
Food:	
Groceries	_____
Eating Out	_____
Medical/Dental:	
Co-Pays	_____
Prescriptions/Vitamins	_____
Other	_____

	Monthly
Insurance:	
Life	_____
Health	_____
Disability	_____
Debt Payments:	
Credit Cards	_____
Student Loans	_____
Other Debt	_____
Personal:	
Haircuts	_____
Laundry/Dry Cleaning	_____
Health Club Memberships	_____
Entertainment:	
Movies/Sport Events/Recreation	_____
Other Expenses:	
Specify	_____
Total Monthly Expenses: \$	_____
Subtract your monthly expenses from your monthly salary This is your 'discretionary income' — money you can spend on non-necessities or save.	
\$ _____	= \$ _____
Monthly Salary	Monthly Expenses What's Left?
I Can Save up to \$ ____ Per Month.	

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