

Budget Worksheet

This budget worksheet is designed to help you see where you stand financially. Take a few minutes to review each section and fill it out to the best of your ability. Then, print a blank copy and fill it out at the end of next month so you can compare your projections to what you actually spent.

*Heads up: If you already have insurance and/or retirement savings taken out from your paycheck directly, do not include those amounts here.

If the total number is positive, congratulations! This means you have room to save some extra money or put more toward your debt. If the number is negative, continue using this worksheet to review and adjust your monthly spending until you're in the green!

Monthly Income (after taxes) \$ _____

Home

mortgage payment/rent \$ _____
 utilities \$ _____
 cable/internet \$ _____
 cell phone \$ _____
 groceries \$ _____
 gas \$ _____
 child care \$ _____
 household items \$ _____
 health insurance* \$ _____
 life insurance* \$ _____
 car insurance \$ _____
 prescriptions \$ _____
 _____ \$ _____

Home Total \$ box 1

Savings

retirement* \$ _____
 short-term fund \$ _____
 long-term fund \$ _____
 emergency fund \$ _____
 _____ \$ _____

Savings Total \$ box 2

Debt

credit card(s) \$ _____
 auto loan \$ _____
 student loans \$ _____
 other installment loans \$ _____
 _____ \$ _____

Debt Total \$ box 3

Fun

entertainment/subscriptions \$ _____
 restaurants \$ _____
 shopping \$ _____
 gym membership \$ _____
 charitable giving \$ _____
 miscellaneous \$ _____
 _____ \$ _____

Fun Total \$ box 4

Total of boxes 1-4 \$ _____

Subtract the total of boxes 1-4 from your monthly income \$ _____