

# BUDGET WORKSHEET

The goal of this budget worksheet is to give you a quick snapshot of where you stand. Take 10 minutes and use your best guess. Then, print a second copy of this worksheet and fill it out at the end of the next month and compare.

\*A heads up: if you already have health insurance or 401(k) retirement savings taken from your paycheck, don't include those amounts here.

If this number is positive, congrats! You have room to save additional money or pay a little more on loans. If the number is negative, use the worksheet as a way to find ways to reduce your monthly spending.

YOUR PAY (AFTER TAXES) \$ \_\_\_\_\_

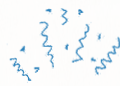
## HOME



- 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

## FUN



- Eating out \$ \_\_\_\_\_
- Shopping \$ \_\_\_\_\_
- Gym membership \$ \_\_\_\_\_
- Giving/Donations \$ \_\_\_\_\_
- Subscriptions \$ \_\_\_\_\_

FUN TOTAL \$   Box 2

## LOANS



- Credit card(s) \$ \_\_\_\_\_
- Car payment \$ \_\_\_\_\_
- Student loan payment \$ \_\_\_\_\_
- Other installment loans \$ \_\_\_\_\_

LOANS TOTAL \$   Box 3

## SAVINGS



- Retirement savings\* \$ \_\_\_\_\_
- General savings \$ \_\_\_\_\_

SAVINGS TOTAL \$   Box 4

TOTAL OF BOXES 1-4 \$ \_\_\_\_\_

SUBTRACT THE TOTAL OF BOXES 1-4 FROM YOUR PAY \$ \_\_\_\_\_