

# Budget Worksheet



Know where your money goes. Cross out any that don't apply to you or your situation.

MONTHLY INCOME		\$ AMOUNT
Your salary (net)		
Spouse/significant other salary (if you share expenses; net)		
Additional income (side business, summer job, etc.; net)		
<b>TOTAL INCOME</b>		
MONTHLY EXPENSES		\$ AMOUNT
<b>Home (suggested 25-35%)</b>		
Mortgage/rent		
Home/condo/renters insurance		
Property taxes		
Home repairs/maintenance/HOA dues		
Home improvements		
<b>SUBTOTAL</b>		
<b>Utilities (suggested 5-10%)</b>		
Electricity		
Water & sewer		
Natural gas or oil		
Internet		
Phone		
<b>SUBTOTAL</b>		
<b>Food/Household (suggested 5-15%)</b>		
Groceries		
Eating out		
Toiletries/household products		
<b>SUBTOTAL</b>		
<b>Health/Medical (suggested 5-10%)</b>		
Insurance (medical, dental, vision)		
Out-of-pocket medical expenses		
<b>SUBTOTAL</b>		
<b>Transportation (suggested 10-15%)</b>		
Car payments		
Gas/oil changes		
Auto insurance		
Auto repairs, maintenance, fees		
Other (public transportation, Uber, etc.)		
<b>SUBTOTAL</b>		
<b>PAGE 1 SUBTOTAL</b>		

<b>MONTHLY EXPENSES CONTINUED</b>	<b>\$ AMOUNT</b>
<b>ENTERTAINMENT</b> <i>(suggested 5-10%)</i>	
TV/movies	
Hobbies	
Subscriptions/dues	
Theatre/concerts/sporting events	
Vacations/travel	
<b>Subtotal</b>	
<b>Pets</b> <i>(suggested 0-1%)</i>	
Food	
Grooming/boarding/vet	
<b>Subtotal</b>	
<b>Clothing</b> <i>(suggested 2-7%)</i>	
Purchases	
<b>Subtotal</b>	
<b>Debt reduction</b> <i>(suggested 5-10%)</i>	
Student loans	
Credit cards	
Other	
<b>Subtotal</b>	
<b>Savings</b> <i>(suggested 10-15%)</i>	
403(b)/401(k)/457	
IRA	
College	
Emergency funds	
Other	
<b>Subtotal</b>	
<b>Misc.</b> <i>(suggested 10-20%)</i>	
Gifts	
Donations	
Self care (hair, make-up, other)	
Life Insurance	
Additional insurance (flex spending, long-term care, etc.)	
Child care	
Misc. expenses	
<b>Subtotal</b>	
<b>Page 2 Subtotal</b>	
<b>Total Expenses</b> <i>(subtotal page 1 + subtotal page 2)</i>	
<b>Total Income - Total Expenses</b>	