

Budget Worksheet

Use this budget worksheet to track your expenses for the next month. If your bills vary, it may take several months to develop an accurate account. After your totals have been calculated, print this form and keep it in a convenient location. Compare your expenses to the budget every month to ensure you're not overspending. Adjust accordingly for salary or bill increases.

Income

1. _____ Monthly Salary (minus taxes)
2. _____ Investment Income
3. _____ Other (child support, alimony, etc.)
4. _____ **Total Income** (Sum of lines 1 through 3)

Expenses

Housing

5. _____ Housing (rent, mortgage, association dues)
6. _____ Home Care (repairs, lawn service, etc.)
7. _____ **Total Housing** (Sum of lines 5 through 6)

Utilities

8. _____ Electric
9. _____ Gas
10. _____ Water
11. _____ Trash Service
12. _____ Telephone
13. _____ Cellular Service
14. _____ Cable/Television
15. _____ Internet Access
16. _____ Other
17. _____ **Total Utilities** (Sum of lines 8 through 16)

Food

18. _____ Groceries
19. _____ Dining Out
20. _____ Other
21. _____ **Total Food** (Sum of lines 18 through 20)

Auto

22. _____ Loans
23. _____ Maintenance
24. _____ Gas
25. _____ Other
26. _____ **Total Auto** (Sum of lines 22 through 25)

(Continued)

Insurance

27. _____ Health
28. _____ Auto
29. _____ Home
30. _____ Life
31. _____ Other
32. _____ **Total Insurance** (Sum of lines 27 through 31)

Loans

33. _____ Education (student loans, tuition)
34. _____ Credit Card Payments
35. _____ Other Loans
36. _____ **Total Loans** (Sum of lines 33 through 35)

Personal care

37. _____ Toiletries
38. _____ Prescription Medication
39. _____ Entertainment
40. _____ Gym Memberships
41. _____ Vacation/Travel
42. _____ Other (clothing, gifts, etc.)
43. _____ **Total Personal Care** (Sum of lines 37 through 42)

Savings

44. _____ Emergency Fund Savings
45. _____ Other Savings
46. _____ **Total Savings** (Sum of lines 44 through 45)

47. _____ Miscellaneous Expenses

Totals

48. _____ **Total Income** (Line 4)
49. _____ **Total Expenses** (Sum of lines 7, 17, 21, 26, 32, 36, 43, 46 and 47)
50. _____ **Balance** (Line 48 minus line 49)