

# Monthly Budget Worksheet

To help you track your expenses and build a monthly budget, use the following worksheet for at least two or three consecutive months. This will give you a sense of where you are spending your money and changes you can make to improve your situation, if necessary.

Budget for the month of

Notes:

- Complete all fields that apply.
- Fields with an \* are not monthly bills but expenses likely to occur throughout the year. Budget and save a set amount for each that might apply to you so you have the extra money to pay these bills.
- If you are having trouble paying your mortgage or other bills, reach out to a HUD-certified housing counselor at (888) 995-HOPE. Housing counselors can help you contact and work with your lender to get help with your mortgage, and also provide free budget and credit advice.

Category	Monthly Budget	Monthly Actual	Difference	Notes
<b>Income</b>				
Monthly pay (after taxes)				
Alimony or child support received				
Other income				
<b>Total Monthly Income</b>				
<b>Expenses: Housing</b>				
Mortgage or rent				
Real estate property tax				
Personal property tax				
Homeowner's or renter's insurance				
Homeowner's association or condo fees				
<b>Total Housing Expenses</b>				
<b>Expenses: Utilities</b>				
Electric				
Gas/heating oil				
Water/sewage				
Telephone				
Trash collection				
Cable TV				
Internet provider				
Cell phone				

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Category	Monthly Budget	Monthly Actual	Difference	Notes
<b>Expenses: Health/Medical</b>				
*Expenses that you can budget for, so you have money saved to pay for unplanned or annual bills.				
Medical insurance				
Dental insurance				
Doctor/lab*				
Dentist*				
Orthodontist*				
Therapist*				
Eyeglasses/ophthalmolo-				
Hospital/emergency*				
Medicines*				
Other				
<b>Total Health/Medical Expenses</b>				
<b>Expenses: Transportation</b>				
*Expenses you can budget for, so you have money saved to pay for unplanned or annual bills.				
Car payments				
Car insurance				
Car maintenance/repair*				
Mass transit costs				
Gas				
Parking/tolls				
Tags/inspection*				
<b>Total Transportation Expenses</b>				
<b>Expenses: Credit Cards, Loans, OE</b>				
*Expenses you can budget for, so you have money saved to pay for unplanned or annual bills.				
Credit Card: Balance:				
Credit Card: Balance:				
Credit Card: Balance:				
Student Loans				
Legal Fees				
Alimony/child support paid				
<b>Total Credit Card/Loan/ Other Balances and Fees</b>				

Category	Monthly Budget	Monthly Actual	Difference	Notes
<b>Expenses: Food and Entertainment</b>				
Groceries				
Meals out				
Entertainment (movies, etc.)				
Hobbies				
<b>Total Food and Entertainment</b>				
<b>Expenses: Children</b>				
Child care				
School tuition				
Lunch money				
School supplies				
Lessons/sports				
New clothing				
Personal grooming				
Allowances				
Other				
<b>Total Children Expenses</b>				
<b>Expenses: Personal</b>				
Dry cleaning/laundry				
Personal grooming				
New clothing				
<b>Total Personal Expenses</b>				
<b>Expenses: Savings/Large Expenses</b>				
*Expenses you can budget for, so you have money saved to pay for unplanned or annual bills.				
Savings amount going into an account each month				
Gifts (holiday, birthday)*				
House maintenance/repairs*				
Furniture*				
Church/charity*				
Vacation*				
<b>Total Savings/Large Expenses</b>				
<b>Total Monthly Income</b>				
<b>Total Monthly Expenses</b>				
<b>Difference</b>				