

Budgeting worksheet

It's important to understand how you spend and save your money. Take the budgeting challenge by completing the worksheet below. Enter what you think you spend and then track your actual spend to discover the difference. You might be surprised by how much you are spending on certain things.



Monthly budget

Use this worksheet to help you evaluate your income and expenses

	Monthly
Housing:	
Mortgage/Rent	
Gas	
Electric	
Water/Sewer	
Taxes	
Phone/Internet/Cable	
Home Maintenance	
Insurance	
Auto:	
Loan/Lease Payment	
Gas	
Repairs/Maintenance	
Insurance	
Other Transportation: Bus/Train	
Food:	
Groceries	
Eating Out	
Medical/Dental:	
Co-Pays	
Prescriptions/Vitamins	
Other	

	Monthly	
Insurance:		
Life		
Health		
Disability		
Debt Payments:		
Credit Cards		
Student Loans		
Other Debt		
Personal:		
Haircuts		
Laundry/Dry Cleaning		
Health Club Memberships		
Entertainment:		
Movies/Sport Events/Recreation		
Other Expenses:		
Specify		
Total Monthly Expenses: \$		
Subtract your monthly expenses from your monthly salary This is your 'discretionary income' — money you can spend on non-necessities or save.		
\$ _____	– \$ _____ = \$ _____	
Monthly Salary	Monthly Expenses	What's Left?
I Can Save up to \$ ____ Per Month.		

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