

Budget Worksheet

Monthly Income. Enter your net (after taxes) income from all sources. For income received infrequently, such as bonuses or tax returns, calculate the annual income, then divide by 12 to find the monthly amount.

Income Source	You	Your Spouse
Job		
Part-time job		
Rental/room & board received		
Commissions/bonuses		
Tax refunds		
Investment income		
Government benefits		
Unemployment insurance		
Child support/alimony		
Support from family/friends		
Other		
Other		
Total Monthly Income		

Monthly Expenses. Since many expenses are variable, such as utilities and groceries, it is important to average these expenses. Other expenses are periodic (such as insurance or vehicle registration). Again, calculate the annual amount and divide by 12.

Category	Expense	Average Per Month	Goal Per Month
	Rent/Mortgage		
HOUSING	2nd Mortgage/Equity Line		
	Homeowner's/Renter's Insurance		
	Condo Fees/HOA Dues		
	Home Maintenance		
	Gas/Electric		
	Water/Sewer/Garbage		
	Telephone		
	Groceries/Household Items		
FOOD	At Work/School		
INSURANCE	Health/Dental/Vision		
(Exclude payroll deducted amounts)	Life/Disability		
	Doctor/Chiropractor		
MEDICAL CARE	Optometrist/Lenses		
(Exclude payroll deducted amounts)	Dentist/Orthodontist		
	Prescriptions		
	Car Payment #1		
	Car Payment #2		
	Auto Insurance		
TRANSPORTATION (Exclude payroll deducted amounts)	Registration		
	Gasoline/Oil		
	Maintenance/Repairs		
	Public Transportation/Tolls/Parking		
CHILD CARE	Daycare		
(Exclude payroll deducted amounts)	Child Support/Alimony		
	Emergency		
SAVINGS	Goals		
	Prior Year		
INCOME TAXES	Estimated Tax Payments (Self-Employed)		
UNSECURED DEBT	Loan payment		
	Credit Card #1		
	Credit Card #2		
	Credit Card #3		
	Credit Card #4		

Cosmetics/Manicure	Category	Expense	Average Per Month	Goal Per Month
Cosmetics/ManicureImage: Cosmetics/ManicureCable/SatelliteImage: Compets/TheaterMovies/Concerts/TheaterImage: Compets/TheaterBooks/MagazinesImage: Compets/TheaterDohages/Videos/DVDImage: Compets/TheaterDining OutImage: Compets/TheaterVacation/TravelImage: Compets/TheaterBanking FeesImage: Compets/TheaterLaundryImage: Compets/TheaterInternet ServiceImage: Compets/TheaterPet CareImage: Compets/TheaterGits for Holidays/BirthdaysImage: Compets/TheaterCall Phone/PagerImage: Compets/TheaterInternet ServiceImage: Compets/TheaterGits for Holidays/BirthdaysImage: Compets/TheaterCall Phone/PagerImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterCall Phone/PagerImage: Compets/TheaterContributions to Church/CharityImage: Compets/TheaterOtherImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterContributions to Church/CharityImage: Compets/TheaterOtherImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterI	PERSONAL	Beauty/Barber		
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Bottom Line. Once you have determined the total of your take-home pay and expenses you are ready to determine your bottom line. Subtract the total of all expenses including debt payments from your net income. If the result is a positive number, you can add the extra money to your savings to reach your goals sooner. If your expenses exceed your income, you'll need to make some adjustments to bring your finances back into balance.

Total Monthly Income	Total Monthly Expenses	Balance
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