

BUDGET WORKSHEET



MONTHLY NET INCOME (i.e. Monthly Take-Home Pay): _____
(Weekly paycheck x 4, bi-weekly paycheck x 2)

MONTHLY EXPENSES	COST
Mortgage/Rent	
Property Taxes – Divide total by 12, or put “0” if included in mortgage payment	
Home/Renters Insurance – Divide total by 12, or put “0” if included in mortgage payment	
Electric/Gas	
Water	
Mobile Phone	
Home Phone, Internet, Cable or Satellite TV	
Household Supplies – Excluding groceries and home repairs. Paper products, cleaning supplies, etc.	
Furnishings	
Home Repairs/Improvements	
Groceries	
Dining Out	
Auto/Recreational Loan 1 Payment	
Auto/Recreational Loan 2 Payment	
Auto/Recreational Loan 3 Payment	
Gas/Fares	
Auto/Recreational Maintenance – Oil changes, new tires, plate renewal, car washes, etc.	
Parking	
Auto/Recreational Insurance	
Medical/Dental/Vision Insurance Coverage – Put “0” if deducted from your paycheck	
Medical/Dental/Vision/Prescription Expenses	
Tuition/School Fees	
Student Loans	
Child Care	
Pet Care	

MONTHLY EXPENSES	COST
Life Insurance	
Entertainment – Movies, league expenses, going out, fun stuff, etc.	
Clothing	
Vacations – Yearly vacation expense divided by 12	
Toiletries – Shampoo, makeup, toothpaste, hair care products, etc.	
Laundromat/Dry Cleaner	
Haircuts/Nails/Spa	
Credit Card 1 Payment	
Credit Card 2 Payment	
Credit Card 3 Payment	
Other Loan Payments – Anything that didn't fit into the categories above	
Gifts – Birthdays, Christmas, anniversaries, baby or bridal showers, etc.	
Donations	
Other Expenses – Anything that didn't fit into a category above	
Retirement Contributions – Do not include funds that are deducted from your paycheck	
Emergency Savings – In case you lose your job, need home repairs, medical expenses, etc.	
College Savings	
Stocks/Bonds	
Set Aside Savings	
Other Savings	

Net Income: _____ – Budgeted Amounts: _____ = Positive or Negative: _____

GOALS

- _____
- _____