

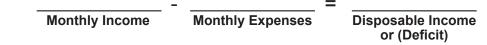
Monthly budget worksheet

The first step of building a budget is writing down all your income and expenses. Use this fillable worksheet to see how much you spend each month. It's important that you include all your expenses and income.

Income	Monthly Total
Paychecks (salary after taxes & benefits)	
Other Income	
Other income	
Total Monthly Income	

Expenses	Monthly Total
Savings	
Savings / Emergency fund	
Retirement / Investments	
Housing / living expenses	
Mortgage or rent	
Home or renter's insurance	
Utilities (electric, water, oil & gas)	
Phone, cell & security system	
Trash removal service	
Maintenance	
Other	
Food expenses	
Groceries and household supplies	
Dining out	
School / work lunches	
Other	
Transportation expenses	
Car payment / public transportation	
Gas	
Parking & tolls	
Car maintenance (oil change & repairs)	
Car insurance	
Other (license / taxes)	

Personal / family / school expenses	Monthly Total	
Child care / babysitting		
Child support / alimony		
Money sent to family members		
Clothing and shoes		
Toiletries		
Hair cuts / manicures		
Gifts		
Pets		
Laundry / dry cleaning		
School loans / school tuition / fees		
Charitable donations		
Other		
Health expenses		
Medication (OTC and prescription)		
Health insurance		
Doctor's visits		
Life insurance		
Other		
Other loans / credit		
Credit cards		
Personal loans		
Other debts		
Entertainment expenses		
Cable / internet		
Movies / concerts		
Sports fees		
Vacation		
Alcohol / tobacco / lottery		
Total Monthly Expenses		



If your income is greater than your expenses, you have money left to save or spend. If your expenses are more than your income, look at your budget to find expenses you can reduce. Contact us if we can help!

