Personal Budget Sheet

Month _____

College Foundation of North Carolina

Do you keep track of where you spend your money? It can be helpful to consider expenses and income sources and make a comparison about how much money you have coming in and going out. Pick a time frame that is useful, perhaps looking at monthly expenses and income.

Expenses

Category	Anticipated Expenses	Actual Expenses
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Total Expenses:	_____	_____

Examples of categories:

- **Food**
- **Clothing**
- **Charitable giving**
- **Gas**
- **Car insurance**
- **Cell phone bill**
- **Entertainment**
- **Savings**

Income

Source	Amount
_____	_____
_____	_____
_____	_____
_____	_____
Total Income:	_____

Examples of income sources:

- **Wages from job**
- **Allowance from parents**
- **Gifts received**

Budget Gap/Surplus: _____ (total income – total expenses)

How does it add up? Do you have leftover money? Do your expenses exceed your income? Where might you want to make changes in your spending?