

My budget worksheet

Creating a budget may help you manage your money, grow your savings, and help you feel in control of your financial health. Use this worksheet to plan, track, and prioritize what's important to you financially.

Monthly income (after taxes)

Income, salary, wages from all sources \$ _____

Investment income \$ _____

Dividends, interest, capital gains \$ _____

Other income \$ _____

Total monthly income \$ _____

Monthly expenses

Home

Mortgage, rent, HOA \$ _____

Housecleaning, landscaping \$ _____

Electricity, gas \$ _____

Water, trash, recycling \$ _____

Home phone \$ _____

Mobile phone \$ _____

Cable, Internet access \$ _____

Security \$ _____

Total home \$ _____

Food

Groceries \$ _____

Dining, take out \$ _____

Total food \$ _____

Auto, transportation

Car loan, lease \$ _____

Car insurance \$ _____

Maintenance \$ _____

Public transit \$ _____

Parking \$ _____

Gasoline \$ _____

Total auto, transportation \$ _____

Health

Toiletries \$ _____

Cosmetics \$ _____

Pharmacy \$ _____

Health club \$ _____

Medical, dental \$ _____

Total health \$ _____

Personal

Clothing \$ _____

Dry cleaning, laundry \$ _____

Barbershop, salon \$ _____

Hobbies \$ _____

Charitable donations (cash) \$ _____

Child, elder care \$ _____

Pets \$ _____

Total personal \$ _____

Entertainment, recreation

Movies, shows \$ _____

Vacation \$ _____

Parties, gifts \$ _____

Subscriptions \$ _____

Memberships (art, music) \$ _____

Total entertainment and recreation \$ _____

Education

Tuition, Books \$ _____

Student loans \$ _____

Total education \$ _____

Debt

Credit cards \$ _____

Other loans, lines \$ _____

Total debt \$ _____

Total monthly expenses \$ _____

Monthly savings

General savings (including emergency fund) \$ _____

College, other education \$ _____

Retirement \$ _____

Other (house down payment, car) \$ _____

Total monthly savings \$ _____

Total monthly income \$ _____

Total monthly expenses - \$ _____

Total monthly savings - \$ _____

Net cash flow \$ _____