

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 \$ _____