



# Budgeting Worksheet

MONTHLY INCOME		MONTHLY TOTAL
	Paycheck <i>(income after taxes, benefits and check-cashing fees)</i>	\$
	Other income <i>(e.g., side jobs, child support)</i>	\$
	Total monthly income	\$
MONTHLY EXPENSES		
HOUSING	Rent or mortgage	\$
	Renters or homeowners insurance	\$
	Utilities <i>(e.g. electric, gas, water)</i>	\$
	Internet, cable and phone	\$
	Other housing expenses <i>(like property taxes)</i>	\$
FOOD	Groceries and household supplies	\$
	Meals out	\$
	Other <i>(e.g., meal subscriptions)</i>	\$
TRANSPORT	Public transit <i>(e.g., bus, taxi, ride-sharing)</i>	\$
	Gasoline	\$
	Car maintenance <i>(e.g., oil change, new tires)</i>	\$
	Car payments <i>(e.g., insurance, auto loan, lease)</i>	\$
	Other transportation expenses <i>(e.g., parking, tolls)</i>	\$
HEALTH	Prescriptions and medications	\$
	Health or life insurance <i>(if not deducted from paycheck)</i>	\$
	Other medical expenses <i>(e.g., copays, glasses, contacts)</i>	\$
PERSONAL & FAMILY	Childcare <i>(e.g., daycare, babysitter)</i>	\$
	Money given or sent to family <i>(e.g., gifts, child support)</i>	\$
	Clothing and shoes	\$
	Entertainment <i>(e.g., movies, concerts)</i>	\$
	Subscriptions <i>(e.g., streaming services, music, mobile apps)</i>	\$
	Pet care <i>(e.g., food, boarding, veterinarian, medication)</i>	\$
	Other personal/family expenses <i>(e.g., toiletries, haircuts)</i>	\$
OTHER	School costs <i>(e.g., supplies, tuition, student loans)</i>	\$
	Other debt payments <i>(e.g., personal loans, credit cards)</i>	\$
	Savings <i>(e.g., emergency funds, vacation savings)</i>	\$
	Other expenses or fees	\$
	<b>Total monthly expenses</b>	\$



CALCULATED BUDGET SURPLUS/DEFICIT			
\$	-	\$	=
Income		Expenses	Budget surplus/deficit