

# Budget Worksheet



Know where your money goes. Cross out any that don't apply to you or your situation.

| MONTHLY INCOME   |  | \$ AMOUNT |
|--|--|-----------|
| Your salary (net)  |  |           |
| Spouse/significant other salary (if you share expenses; net) |  |           |
| Additional income (side business, summer job, etc.; net)     |  |           |
| <b>TOTAL INCOME</b>  |  |           |
| MONTHLY EXPENSES   |  | \$ AMOUNT |
| <b>Home (suggested 25-35%)</b>                               |  |           |
| Mortgage/rent  |  |           |
| Home/condo/renters insurance                                 |  |           |
| Property taxes   |  |           |
| Home repairs/maintenance/HOA dues                            |  |           |
| Home improvements  |  |           |
| <b>SUBTOTAL</b>  |  |           |
| <b>Utilities (suggested 5-10%)</b>                           |  |           |
| Electricity  |  |           |
| Water & sewer  |  |           |
| Natural gas or oil   |  |           |
| Internet   |  |           |
| Phone  |  |           |
| <b>SUBTOTAL</b>  |  |           |
| <b>Food/Household (suggested 5-15%)</b>                      |  |           |
| Groceries  |  |           |
| Eating out   |  |           |
| Toiletries/household products                                |  |           |
| <b>SUBTOTAL</b>  |  |           |
| <b>Health/Medical (suggested 5-10%)</b>                      |  |           |
| Insurance (medical, dental, vision)                          |  |           |
| Out-of-pocket medical expenses                               |  |           |
| <b>SUBTOTAL</b>  |  |           |
| <b>Transportation (suggested 10-15%)</b>                     |  |           |
| Car payments   |  |           |
| Gas/oil changes  |  |           |
| Auto insurance   |  |           |
| Auto repairs, maintenance, fees                              |  |           |
| Other (public transportation, Uber, etc.)                    |  |           |
| <b>SUBTOTAL</b>  |  |           |
| <b>PAGE 1 SUBTOTAL</b>                                       |  |           |

| <b>MONTHLY EXPENSES CONTINUED</b>                                | <b>\$ AMOUNT</b> |
|--|------------------|
| <b>ENTERTAINMENT</b> <i>(suggested 5-10%)</i>                    |                  |
| TV/movies  |                  |
| Hobbies  |                  |
| Subscriptions/dues   |                  |
| Theatre/concerts/sporting events                                 |                  |
| Vacations/travel   |                  |
| <b>Subtotal</b>  |                  |
| <b>Pets</b> <i>(suggested 0-1%)</i>                              |                  |
| Food   |                  |
| Grooming/boarding/vet  |                  |
| <b>Subtotal</b>  |                  |
| <b>Clothing</b> <i>(suggested 2-7%)</i>                          |                  |
| Purchases  |                  |
| <b>Subtotal</b>  |                  |
| <b>Debt reduction</b> <i>(suggested 5-10%)</i>                   |                  |
| Student loans  |                  |
| Credit cards   |                  |
| Other  |                  |
| <b>Subtotal</b>  |                  |
| <b>Savings</b> <i>(suggested 10-15%)</i>                         |                  |
| 403(b)/401(k)/457  |                  |
| IRA  |                  |
| College  |                  |
| Emergency funds  |                  |
| Other  |                  |
| <b>Subtotal</b>  |                  |
| <b>Misc.</b> <i>(suggested 10-20%)</i>                           |                  |
| Gifts  |                  |
| Donations  |                  |
| Self care (hair, make-up, other)                                 |                  |
| Life Insurance   |                  |
| Additional insurance (flex spending, long-term care, etc.)       |                  |
| Child care   |                  |
| Misc. expenses   |                  |
| <b>Subtotal</b>  |                  |
| <b>Page 2 Subtotal</b>   |                  |
| <b>Total Expenses</b> <i>(subtotal page 1 + subtotal page 2)</i> |                  |
| <b>Total Income - Total Expenses</b>                             |                  |