



BUDGET WORKSHEET

It's important to understand how you spend and save your money. Take the budgeting challenge by completing the worksheet below. Enter what you think you spend and then track your actual spend to discover the difference. You might be surprised by how much you are spending on certain things.

Monthly budget

Use this worksheet to help you evaluate your income and expenses

RESET FORM

Monthly	Monthly	Monthly
Housing:	Medical/Dental:	Entertainment:
Mortgage/Rent	Co-Pays	Movies/Sport Events/Recreation
Gas/Oil	Prescriptions/Vitamins	Family Care:
Electric	Other	Childcare
Water/Sewer	Insurance:	Pet Care
Taxes	Life	Other Expenses:
Phone/Internet/Cable	Health	Specify
Home Maintenance	Disability	Total Monthly Expenses: \$ 0.00
Insurance	Debt Payments:	Subtract your monthly expenses from your monthly salary. This is your "discretionary income" — money you can spend on non-necessities or save.
Auto:	Credit Cards	Monthly Salary \$ _____
Loan/Lease Payment	Student Loans	Monthly Expenses - \$ 0.00
Gas	Other Debt	What's Left? = \$ 0.00
Repairs/Maintenance	Personal:	I Can Save up to \$ _____ Per Month.
Insurance	Haircuts	
Other Transportation: Bus/Train	Laundry/Dry Cleaning	
Food:	Health Club Memberships	
Groceries		
Eating Out		

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