

My Monthly Budget Worksheet



Use this worksheet to create a budget and assess how you're doing each month compared with your budget goal. The worksheet will total your numbers at the bottom so you can see if you need to make adjustments — like cutting expenses or boosting your income — to reach your desired amount of spendable income.

| Income | Budget | Actual |
|---------------------|--------|--------|
| Monthly Net Salary | \$ | \$ |
| Other | \$ | \$ |
| Total income | \$ | \$ |

| Expenses | Budget | Actual |
|---------------------------------|--------|--------|
| Debt | | |
| Credit card payments | \$ | \$ |
| Student loan payments | \$ | \$ |
| Other | \$ | \$ |
| Education | | |
| Books and supplies | \$ | \$ |
| Fees | \$ | \$ |
| Tuition | \$ | \$ |
| Other | \$ | \$ |
| Entertainment | | |
| Concerts/movies/sporting events | \$ | \$ |
| Other | \$ | \$ |
| Health | | |
| Doctor/Dentist | \$ | \$ |
| Life/Health insurance | \$ | \$ |
| Care products, prescriptions | \$ | \$ |
| Other | \$ | \$ |
| Food | | |
| Groceries/Eat in | \$ | \$ |
| Eat out | \$ | \$ |
| Housing | | |
| Home repair | \$ | \$ |
| Insurance | \$ | \$ |
| Rent/mortgage | \$ | \$ |
| Taxes | \$ | \$ |
| Other | \$ | \$ |

| Expenses | Budget | Actual |
|------------------------------|--------|--------|
| Family expenses | | |
| Babysitter | \$ | \$ |
| Day care | \$ | \$ |
| Other | \$ | \$ |
| Miscellaneous | | |
| Clothing/Laundry | \$ | \$ |
| Pet supplies | \$ | \$ |
| Other | \$ | \$ |
| Savings | | |
| IRA | \$ | \$ |
| Savings/money market account | \$ | \$ |
| Transportation | | |
| Car payment | \$ | \$ |
| Car insurance | \$ | \$ |
| Car maintenance/repair | \$ | \$ |
| Gasoline | \$ | \$ |
| Public transportation | \$ | \$ |
| Other | \$ | \$ |
| Utilities | | |
| Cable/Internet | \$ | \$ |
| Cell phone | \$ | \$ |
| Electricity | \$ | \$ |
| Gas & water | \$ | \$ |
| Total expenses | \$ | \$ |

| Totals | Budget | Actual |
|---|--------|--------|
| Total income | \$ | \$ |
| Total expenses | \$ | \$ |
| Spendable income (Income minus expenses) | \$ | \$ |