

# My monthly budget worksheet

Use this worksheet to create a budget and check 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 goal.



Income	Budget	Actual
Monthly net salary	\$	\$
Other	\$	\$
Total income	\$	\$

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

Expenses	Budget	Actual
<b>Family expenses</b>		
Babysitter	\$	\$
Day care	\$	\$
Other	\$	\$
<b>Miscellaneous</b>		
Clothing/laundry	\$	\$
Pet supplies	\$	\$
Other	\$	\$
<b>Savings</b>		
IRA	\$	\$
Savings/money market account	\$	\$
<b>Transportation</b>		
Car payment	\$	\$
Car insurance	\$	\$
Car maintenance/repair	\$	\$
Gasoline	\$	\$
Public transportation	\$	\$
Other	\$	\$
<b>Utilities</b>		
Cable/internet	\$	\$
Cell phone	\$	\$
Electricity	\$	\$
Gas & water	\$	\$
Total expenses	\$	\$
<b>Totals</b>	<b>Budget</b>	<b>Actual</b>
Total income	\$	\$
Total expenses	\$	\$
<b>Spendable income</b> (Income minus expenses)	\$	\$