

# Budgeting 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

	Monthly
<b>Housing:</b>	
Mortgage/Rent	_____
Gas	_____
Electric	_____
Water/Sewer	_____
Taxes	_____
Phone/Internet/Cable	_____
Home Maintenance	_____
Insurance	_____
<b>Auto:</b>	
Loan/Lease Payment	_____
Gas	_____
Repairs/Maintenance	_____
Insurance	_____
Other Transportation: Bus/Train	_____
<b>Food:</b>	
Groceries	_____
Eating Out	_____
<b>Medical/Dental:</b>	
Co-Pays	_____
Prescriptions/Vitamins	_____
Other	_____

	Monthly	
<b>Insurance:</b>		
Life	_____	
Health	_____	
Disability	_____	
<b>Debt Payments:</b>		
Credit Cards	_____	
Student Loans	_____	
Other Debt	_____	
<b>Personal:</b>		
Haircuts	_____	
Laundry/Dry Cleaning	_____	
Health Club Memberships	_____	
<b>Entertainment:</b>		
Movies/Sport Events/Recreation	_____	
<b>Other Expenses:</b>		
Specify	_____	
<b>Total Monthly Expenses: \$</b>	_____	
Subtract your monthly expenses from your monthly salary		
This is your 'discretionary income' — money you can spend on non-necessities or save.		
\$ _____	- \$ _____ = \$ _____	
Monthly Salary	Monthly Expenses	What's Left?
<b>I Can Save up to \$ ____ Per Month.</b>		

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