

Monthly Budget Worksheet

Print out this budget worksheet and fill in all the "Actual" amounts for each of the expense, debt pay-off, and savings categories. This will give you a good look at where your money is going. After the month is up, consider what costs can be reduced, and write in how much money you will use in your budget for that purpose. The "Notes" line can list your savings per month, or where you intend to use the extra money.

Item	Actual \$\$	Budget \$\$	Notes
Take home pay			
Interest			
Tips or Gifts			
Other income			
Total Income			
Home Needs	Actual \$\$	Budget \$\$	Notes
Mortgage or Rent			
Electric			
Gas			
Water or Sewer			
Phone			
Internet			
Groceries			
Child Care			
Car Needs	Actual \$\$	Budget \$\$	Notes
Car payment			
Gasoline			
Maintenance			
Auto Insurance			
Other Transport			
Personal Needs	Actual \$\$	Budget \$\$	Notes
Health Insurance			
Health Care			
Hair styling			
Toiletries/Makeup			
Debt Pay-offs	Actual Monthly Bill	Pay-Off Amount	Notes

Credit Cards			
Personal Loans			
Other Debt			
Savings	Current Contribution	Budget Contribution	Notes
401k or IRA			
Stocks/Funds			
Savings Acct.			
Emergency Fund			