



# Budget Worksheet

It's easy to prepare a budget. Common categories are included in this worksheet - just fill in the amount you typically spend in the Budget column. Use the Actual column to record spending to see if your budget is on target or needs to be adjusted. Check your billing statements and receipts for the most accurate numbers.

Monthly Expenses	Budget	Actual	Monthly Expenses	Budget	Actual
<b>Deductions</b>			<b>Personal and Health</b>		
Savings (to be set aside)	\$	\$	Clothing	\$	\$
Child Support/Alimony	\$	\$	Personal/Care Products	\$	\$
Other:	\$	\$	Haircuts	\$	\$
<b>Housing</b>			Monthly Dues/Fees	\$	\$
Rent/Mortgage Payment	\$	\$	Insurance (Health, Life)	\$	\$
Utilities (e.g. Gas, Water, Electric)	\$	\$	Doctor/Dentist Visits	\$	\$
Home Insurance and Taxes	\$	\$	Prescriptions/OTC Drugs	\$	\$
Home Owner's Association Fees	\$	\$	Laundry/Dry Cleaning	\$	\$
Cable/Satellite/Streaming Service	\$	\$	Other:	\$	\$
Internet	\$	\$	<b>Education</b>		
Phone	\$	\$	Tuition	\$	\$
Other:	\$	\$	Books/Fees	\$	\$
<b>Debt Payment</b>			Supplies	\$	\$
Credit Card Payments	\$	\$	Other:	\$	\$
Student Loans	\$	\$	<b>Entertainment</b>		
Other:	\$	\$	Concerts/Movies	\$	\$
<b>Food</b>			Sporting Events	\$	\$
Groceries	\$	\$	Sports/Recreation Equipment	\$	\$
Dining Out/Fast Food	\$	\$	Music, Streaming Services, Video Games	\$	\$
Campus Meal Plan	\$	\$	Other:	\$	\$
Other:	\$	\$	<b>Miscellaneous/Unexpected</b>		
<b>Transportation</b>			Gifts/Charity	\$	\$
Car Payment	\$	\$	Pet Supplies/Vet	\$	\$
License and Registration	\$	\$	Traffic Ticket	\$	\$
Gas/Oil	\$	\$	Car Repair	\$	\$
Normal Car Maintenance	\$	\$	Home Repair/Improvement	\$	\$
Public Transit, Parking, Toll	\$	\$	Entertaining Guests	\$	\$
Other:	\$	\$	Other:	\$	\$
<b>Family</b>			<b>Monthly Net Income</b>	\$	\$
Day Care/Babysitting	\$	\$	= Monthly Spendable Income	\$	\$
Activities/Lessons	\$	\$	<b>- Total Expenses (from above)</b>	\$	\$
Pet Sitting	\$	\$			
Other:	\$	\$			