

**Budget for the month of:**

- Complete all fields that apply.
- Track your monthly expenses for at least two months with this worksheet to see where you are spending your money.
- Fields with an \* are not monthly bills but expenses likely to occur throughout the year. Budget and save a set amount for each that might apply to you so you have the extra money to pay these bills.
- If your budget is tight, skimp on entertainment, eating out, vacation, etc. Do not skimp on your personal savings account, except as a last resort.
- If you are having trouble, consider making an appointment with a credit counselor. Bring this worksheet so the counselor can see where your money is going.

Category	Monthly Budget	Monthly Actual	Difference	Notes
<b>Income</b>				
Monthly pay (after taxes)				
Alimony or child support received				
Other income				
<b>Total Monthly Income</b>				
<b>Expenses: Housing</b>				
Mortgage or rent				
Real estate property tax				
Personal property tax				
Homeowner's or renter's insurance				
Homeowner's association or condo fees				
<b>Total Housing Expenses</b>				
<b>Expenses: Utilities</b>				
Electric				
Gas/heating oil				
Water/sewage				
Telephone				
Trash collection				
Cable TV				
Internet provider				
Cell phone				

<b>Expenses: Health/Medical</b>				
*Expenses that you can budget for, so you have money saved to pay for unplanned or annual bills.				
Medical insurance				
Dental insurance				
Doctor/lab *				
Dentist *				
Orthodontist *				
Therapist *				
Eyeglasses/ophthalmologist*				
Hospital/emergency*				
Medicines*				
Other				
<b>Total Health/Medical Expenses</b>				
<b>Expenses: Transportation</b>				
*Expenses you can budget for, so you have money saved to pay for unplanned or annual bills.				
Car payments				
Car Insurance				
Car maintenance/repair*				
Mass transit costs				
Gas				
Parking/tolls				
Tags/inspection*				
<b>Total Transportation Expenses</b>				
<b>Expenses: Credit Cards, Loans, OE</b>				
*Expenses you can budget for, so you have money saved to pay for unplanned or annual bills.				
Credit Card: Balance:				
Credit Card: Balance:				
Credit Card: Balance:				
Student loans				
Legal fees				
Alimony or child support paid				
<b>Total Credit Card/Loan/Other Balances and Fees</b>				

<b>Expenses: Food and Entertainment</b>				
Groceries				
Meals out				
Entertainment (movies, etc.)				
Hobbies				
<b>Total Food and Entertainment</b>				
<b>Expenses: Children</b>				
Child care				
School tuition				
Lunch money				
School supplies				
Lessons/sports				
New clothing				
Personal grooming				
Allowances				
Other				
<b>Total Children Expenses</b>				
<b>Expenses: Personal</b>				
Dry cleaning/laundry				
Personal grooming				
New clothing				
<b>Total Personal Expenses</b>				
<b>Expenses: Savings/Large Expenses</b>				
*Expenses you can budget for, so you have money saved to pay for unplanned or annual bills.				
Personal savings amt. going into an account each month?				
Gifts (holiday, birthday)*				
House maintenance/repairs*				
Furniture*				
Church/charity*				
Vacation*				
<b>Total Savings/Large Expenses</b>				
<b>Total Monthly Income</b>				
<b>Total Monthly Expenses</b>				
<b>Difference</b>				