



Monthly Budget Worksheet



To help you track your expenses and build a monthly budget, use the following worksheet for at least two or three consecutive months. This will give you a sense of where you are spending your money and changes you can make to improve your situation, if necessary.

Budget for the month of: _____

Category	Monthly Budget	Monthly Actual	Difference	Notes
INCOME				
Monthly pay (after taxes)				
Alimony or child support (Received)				
Other income				
Total Income				
Expenses: Housing				
Mortgage or rent				
Real estate property tax				
Personal property tax				
Homeowner's or renters insurance				
Homeowner's association or condo fees				
Total Housing Expenses				
Expenses: Utilities				
Electric				
Gas/heating oil				
Water/Sewage				
Telephone				
Trash collection				
Cable TV				
Internet Provider				
Cell Phone				
Total Utility Expenses				
Expenses: Medical/Health				
Medical Insurance				
Dental Insurance				
Therapist				
Medicines				
Dentist/Orthodontist				
Eye glasses/Ophthalmologist				
Emergency				
Other				
Total Medical Expenses				



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Category	Monthly Budget	Monthly Actual	Difference	Notes
Expenses: Transportation				
Car payment				
Car insurance				
Car maintenance				
Mass transit costs				
Gas				
Parking/tolls				
Tages/inspections				
Total Transportation Expenses				
Expenses: Credit Cards and Loans				
Credit Card: _____ Balance: _____				
Credit Card: _____ Balance: _____				
Credit Card: _____ Balance: _____				
Credit Card: _____ Balance: _____				
Credit Card: _____ Balance: _____				
Credit Card: _____ Balance: _____				
Credit Card: _____ Balance: _____				
Credit Card: _____ Balance: _____				
Credit Card: _____ Balance: _____				
Student loans				
Legal fees				
Alomony/child support paid				
Total Credit/Loan Expenses				
Expenses Food and Entertainment				
Groceries				
Meals out				
Entertainment				
Hobbies				
Total Entertainment Expenses				



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Category	Monthly Budget	Monthly Actual	Difference	Notes
Expenses: Children				
Child care				
School tuition				
Lunch money				
School supplies				
Lessons/sports				
New clothing				
Personal grooming				
Other				
Total Children Expenses				
Expenses: Personal				
Dry cleaning/Laundry				
Personal grooming				
New clothes				
Other: _____				
Total Personal Expenses				
Expenses: Savings/Large Expenses				
Saving				
Gifts (holiday/birthday)				
House maintenance				
Furniture				
Church/charity				
Vacation/travel				
Total Large Expenses				
Expenses: Miscellaneous				
Other: _____				
Other: _____				
Other: _____				
Other: _____				
Total Misc. Expenses				

Total Monthly Income	
Total Monthly Expenses	
Difference	