

Budgeting Worksheet

Record your expected monthly income and budget your expenses. At the end of the month, record your actual expenses and calculate the difference. Repeat the process as needed.

Income Source	Amount
Wages (After Taxes)	\$ _____
Bonuses and Overtime	\$ _____
Tips	\$ _____
Interests and Dividends	\$ _____
Child Support	\$ _____
Pension, Social Security, etc.	\$ _____
Tax Refund	\$ _____
Rental Income	\$ _____
Gifts	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total	\$ _____

Housing Expenses	Budgeted	Actual	Difference
Home/Rental Insurance	\$ _____	\$ _____	\$ _____
Utilities (Gas/Heat/Electricity/Water)	\$ _____	\$ _____	\$ _____
Cell Phone (Data Plan, Apps)	\$ _____	\$ _____	\$ _____
Cable/Online Video Streaming	\$ _____	\$ _____	\$ _____
Internet	\$ _____	\$ _____	\$ _____
Furnishings/Appliances	\$ _____	\$ _____	\$ _____
Lawn/Garden	\$ _____	\$ _____	\$ _____
Home Repairs/Improvements	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____

Transportation Expenses	Budgeted	Actual	Difference
Loan Payments	\$ _____	\$ _____	\$ _____
Auto Insurance	\$ _____	\$ _____	\$ _____
Gas	\$ _____	\$ _____	\$ _____
Bus/Taxi/Train Fare	\$ _____	\$ _____	\$ _____
Repairs	\$ _____	\$ _____	\$ _____
Registration/License	\$ _____	\$ _____	\$ _____
Parking	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____

Health Expenses	Budgeted	Actual	Difference
Health Insurance	\$ _____	\$ _____	\$ _____
Doctor/Dentist	\$ _____	\$ _____	\$ _____
Medicine/Prescriptions	\$ _____	\$ _____	\$ _____
Toiletries	\$ _____	\$ _____	\$ _____
Life Insurance	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____

Daily Living/Personal Expenses	Budgeted	Actual	Difference
Groceries	\$ _____	\$ _____	\$ _____
Clothing	\$ _____	\$ _____	\$ _____
Dining Out	\$ _____	\$ _____	\$ _____
Haircuts	\$ _____	\$ _____	\$ _____
Pet Food	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____

Savings Expenses	Budgeted	Actual	Difference
Emergency Fund	\$ _____	\$ _____	\$ _____
Transfer to Savings	\$ _____	\$ _____	\$ _____
Retirement (401k, IRA)	\$ _____	\$ _____	\$ _____
Investments	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____

Entertainment Expenses	Budgeted	Actual	Difference
Music	\$ _____	\$ _____	\$ _____
Games/Videos/DVDs	\$ _____	\$ _____	\$ _____
Movies/Theater	\$ _____	\$ _____	\$ _____
Concerts/Plays	\$ _____	\$ _____	\$ _____
Books/Newspapers/Magazines	\$ _____	\$ _____	\$ _____
Hobbies	\$ _____	\$ _____	\$ _____
Sporting Events	\$ _____	\$ _____	\$ _____
Toys/Electronics	\$ _____	\$ _____	\$ _____
Vacation/Travel	\$ _____	\$ _____	\$ _____
Membership Dues	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____

Obligation Expenses	Budgeted	Actual	Difference
Student Loan	\$ _____	\$ _____	\$ _____
Other Loan	\$ _____	\$ _____	\$ _____
Credit Cards	\$ _____	\$ _____	\$ _____
Investments	\$ _____	\$ _____	\$ _____
Alimony/Child Support	\$ _____	\$ _____	\$ _____
Taxes (Federal, State, Local)	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____