

# Your Budgeting Worksheet

## INCOME

Total Monthly Gross Income \_\_\_\_\_  
 Taxes Health Ins. & Other Payroll Deductions \_\_\_\_\_  
 Savings, 401(k), etc. \_\_\_\_\_  
**Total Monthly Spendable Income** \_\_\_\_\_

## EXPENSES

### HOUSING EXPENSES

Rent or Mortgage \_\_\_\_\_  
 Utilities \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Repairs \_\_\_\_\_  
 Taxes \_\_\_\_\_  
**Total** \_\_\_\_\_

### CAR EXPENSES

Loan Payment(s) \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Maintenance & Repairs \_\_\_\_\_  
**Total** \_\_\_\_\_

### DEBTS

Creditor #1 \_\_\_\_\_  
 Balance \_\_\_\_\_  
 Creditor #2 \_\_\_\_\_  
 Balance \_\_\_\_\_  
 Creditor #3 \_\_\_\_\_  
 Balance \_\_\_\_\_  
 Creditor #4 \_\_\_\_\_  
 Balance \_\_\_\_\_  
**Total** \_\_\_\_\_

## MISCELLANEOUS

Church Tithes & Offerings \_\_\_\_\_  
 Other Charitable Contributions \_\_\_\_\_  
 Groceries, Lunches, Meals Out \_\_\_\_\_  
 Childcare \_\_\_\_\_  
 School Tuition/Supplies \_\_\_\_\_  
 Medical Bills and CoPays \_\_\_\_\_  
 Prescription Medicines \_\_\_\_\_  
 Pet Supplies & Vet Exams \_\_\_\_\_  
 Entertainment, Cable, Video Rentals \_\_\_\_\_  
 Club Dues \_\_\_\_\_  
 (homeowner's association, fitness, etc.) \_\_\_\_\_  
 Newspaper, Magazine Subscriptions \_\_\_\_\_  
 Clothing \_\_\_\_\_  
 Haircuts \_\_\_\_\_  
 Gifts \_\_\_\_\_  
 Cash \_\_\_\_\_  
 Other \_\_\_\_\_  
**Total** \_\_\_\_\_

## MONTHLY EXPENSE TOTALS

Housing \_\_\_\_\_  
 Car \_\_\_\_\_  
 Debts \_\_\_\_\_  
 Miscellaneous \_\_\_\_\_  
**Total Expenses** \_\_\_\_\_

## MONTHLY SURPLUS OR SHORTAGE

(total spendable income  
 minus total expenses) \_\_\_\_\_