

Make a Budget

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget. Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

Month _____ Year _____

My income this month

Income	Monthly Total
Paychecks (salary after taxes, benefits and check cashing fees)	\$
Other income (after taxes); for example: child support	\$
Total monthly income	\$0.00

My expenses this month

	Expenses	Monthly Total
HOUSING	Rent or mortgage	\$
	Renter's insurance or homeowner's insurance	\$
	Utilities (e.g., electricity and gas)	\$
	Internet, cable and phones	\$
	Other housing expenses (e.g., property taxes)	\$
FOOD	Groceries and household supplies	\$
	Meals out	\$
	Other food expenses	\$
TRANSPORTATION	Public transportation and taxis	\$
	Gas for car	\$
	Parking and tolls	\$
	Car maintenance (e.g., oil changes)	\$
	Car insurance	\$
	Car loan	\$
	Other transportation expenses	\$

Expenses		Monthly Total
HEALTH	Medicine	\$
	Health insurance	\$
	Other health expenses (e.g., doctors' appointments and eyeglasses)	\$
PERSONAL & FAMILY	Child care	\$
	Child support	\$
	Money given or sent to family	\$
	Clothing and shoes	\$
	Laundry	\$
	Donations	\$
	Entertainment (e.g., movies and amusement parks)	\$
	Other personal or family expenses (e.g., beauty care)	\$
FINANCES	Fees for cashier's checks and money transfers	\$
	Prepaid cards and phone cards	\$
	Bank or credit card fees	\$
	Other fees	\$
OTHER	School costs (e.g., supplies, tuition, student loans)	\$
	Other payments (e.g., credit cards and savings)	\$
	Other expenses this month	\$
Total monthly expenses		\$0.00

Expenses

Income				
\$0.00	-	\$0.00	=	\$0.00

Maybe your income is more than your expenses. You have money left to save or spend.
 Maybe your expenses are more than your income. Look at your budget to find expenses to cut.