

Monthly Budget Worksheet



NET MONTHLY INCOME: Amount of money after taxes and deductions

Income	Amount	Source
Income 1		
Income 2		
Income 3		
Other:		
TOTAL		

FIXED MONTHLY EXPENSES: Don't change or change only a small amount

Expense type	Budget amount	Actually spent
Housing (rent/mortgage)		
Electric		
Garbage collection		
Heat/gas		
Water/sewer		
Car payment		
Child support/alimony		
Childcare		
Club/membership/union dues		
Dental/vision insurance premium		
Health insurance premium		
Student loan payment		
Savings		
Other:		
Other:		
TOTAL		

FLEXIBLE MONTHLY EXPENSES: Have some control over and can adjust

Expense type	Budget amount	Actually spent
Cable or satellite television		
Internet connection		
Telephone(s)		
Alcohol/tobacco products		
Barber/salon		
Dining out		
Gasoline/public transportation		
Groceries		
Household items		
Laundry/dry cleaning		
Lottery/bingo		
Medications		
Other entertainment		
Personal items/toiletries		
Pet supplies/care		
Subscriptions		
Credit card (minimum payment)		
Credit card (minimum payment)		
Other:		
Other:		
TOTAL		

PERIODIC EXPENSES: Not a regular monthly expense (Annual cost ÷ 12 months = budget amount)

Expense type	Budget amount	Actually spent
Car insurance		
Car repair/maintenance		
Car tabs/plates/tags/registration		
Charitable/religious donations		
Clothing/footwear		
Holidays/birthdays/gifts		
Home maintenance		
Life/disability insurance		
Medical/dental/vision copays		
Renters insurance		
Sports/hobbies fees & equipment		
Tuition/education		
Vacations		
Other:		
Other:		
TOTAL		

SUMMARY

Income/expenses	Budget amount	Actually spent
Total net income		
Total expenses		
DISCRETIONARY INCOME:		