

Monthly Budget Worksheet

	Monthly	Annual
Household Income	_____	_____
Less Income Taxes	_____	_____
Living Expenses 80 % of Income	Monthly	Annual
Housing/Utilities (50%)		
Mortgage/Rent	_____	_____
Homeowners/Renters Insurance	_____	_____
Gas/Electric	_____	_____
Water/Sewer/Garbage	_____	_____
Internet/Phone/Cable	_____	_____
Housing Total		
Meals/Other Necessities (10%)		
Food/Groceries	_____	_____
Restaurants/Other	_____	_____
Meals/Other Total		
Transportation (10%)		
Auto Loan	_____	_____
Car Insurance	_____	_____
Maintenance-incl gas	_____	_____
Transportation Total		
Revolving Debt (10%)		
Student Loans	_____	_____
Credit Cards	_____	_____
Revolving Debt Total		
Entertainment 10 % of Income		
Entertainment/Clothing/Misc.		
Clothing/Household Items	_____	_____
Magazine/Movie Subscriptions	_____	_____
Gym Membership	_____	_____
Miscellaneous	_____	_____
Entertainment Total		
Savings 10 % of Income		
Savings		
Long Term-Retirement	_____	_____
Short Term-Vacation/Other	_____	_____
Total Savings		
Total Expenses	_____	_____
Budgeted Expenses	_____	_____
Difference	_____	_____