

# Budgeting Worksheet

## Money You Make... INCOME

Monthly Gross Income	\$ _____
ADD: Any additional income (other pay, child support, etc.)	\$ _____
<b>Total Monthly GROSS INCOME:</b>	\$ _____
SUBTRACT: Taxes, Health Insurance, Payroll Deductions, etc.	\$ _____
SUBTRACT: Monthly Savings Contributions, 401K, etc.	\$ _____
<b>Total Monthly SPENDABLE INCOME:</b>	\$ _____

## Money You Owe Others... DEBTS

Account & Location	Rate	Balance	Payment
Mortgage _____	_____ %	\$ _____	\$ _____
Auto Loan _____	_____ %	\$ _____	\$ _____
Credit Card _____	_____ %	\$ _____	\$ _____
Creditor _____	_____ %	\$ _____	\$ _____
Creditor _____	_____ %	\$ _____	\$ _____
Creditor _____	_____ %	\$ _____	\$ _____
<b>Total AMOUNT/PAYMENTS You Owe Others:</b>		\$ _____	\$ _____

## Money You Spend... EXPENSES

<b>Housing Expenses</b>	
<u>Rent (use DEBT section for Mortgages)</u>	\$ _____
<u>Utilities</u>	\$ _____
Other: Insurance, <u>Repairs, Taxes, etc.</u>	\$ _____
<b>Car Expenses:</b>	
Gas	\$ _____
Other: Insurance, Maintenance, etc.	\$ _____
<b>Other Expenses:</b>	
<u>Groceries &amp; Dining Out</u>	\$ _____
<u>Phone &amp; Cell Phone</u>	\$ _____
TV & Internet	\$ _____
Personal Care, <u>Clothing</u> , Haircuts	\$ _____
<u>Medical Bills &amp; Payments</u>	\$ _____
<u>School &amp; Childcare</u>	\$ _____
Other: _____	\$ _____

## What's Left Over? ...

Total Monthly SPENDABLE INCOME:	\$ _____
MINUS: Total Monthly Payments for DEBT	\$ _____
MINUS: Total Monthly EXPENSES	\$ _____
Total Monthly SURPLUS or SHORTAGE	\$ _____