

# Budgeting Worksheet

## Income

Total Monthly Gross Income

- Taxes
- Health Insurance
- Other Payroll Deductions
- Savings
- IRA
- 401k

**Total Monthly "Spensible Income"**

## Expenses

### HOUSING EXPENSES

- Rent or Mortgage
- Taxes and Insurance (if not included in mortgage)
- Utilities
- Repairs

←← **TOTAL HOUSING EXPENSES**

### CAR EXPENSES

- Loan Payments
- Gas
- Insurance
- Maintenance and Repairs

←← **TOTAL CAR EXPENSES**

### DEBTS

- Creditor #1
- Creditor #2
- Creditor #3
- Creditor #4

←← **TOTAL DEBT EXPENSES**

### MISCELLANEOUS

- Church Offerings
- Charitable Contributions
- Groceries
- Dining Out
- Childcare
- School Tuition/Supplies
- Medical Bills and Copays
- Prescription Medicines
- Pet Supplies & Vet Exams
- Entertainment, Cable, Internet, Video Rentals
- Phone
- Club Dues
- Newspaper, Magazine Subscriptions
- Clothing
- Haircuts
- Gifts
- Cash
- Other

←← **TOTAL MISCELLANEOUS EXPENSES**

## **MONTHLY EXPENSE TOTALS**

- HOUSING
- CAR
- DEBTS
- MISCELLANEOUS

**Total Expenses**

**Monthly Surplus or Shortage**

Set money aside each month for future and/or unexpected expenses

Homeowner's Association, Fitness, etc.

Total Spensible Income minus Total Expenses

