

Monthly Budget Worksheet

Month / Year _____

INCOME (monthly)	Actual Amount	Budget	Actual minus Budget
Adult 1 / Net Wages, Tips, and Bonuses			
Adult 2 / Net Wages, Tips, and Bonuses			
Other Income			
Total Net Income			
PRIORITY EXPENSES (monthly)	Actual Amount	Budget	Actual minus Budget
Mortgage / Rent			
Internet / Cable / Satellite			
Electricity			
Gas - Home			
Water / Sewer / Garbage			
Homeowners / Renter's Insurance			
Cellphone			
Groceries			
Health Insurance			
Auto insurance			
Gas - Autos			
Car Payments			
Daycare			
Child School Expenses (lunches, supplies, etc.)			
Doctors / Dentist / Prescriptions			
Child Support / Alimony			
Savings - Emergency Fund (5%)			
Savings - General (5%)			
Savings - Investment / Retirement (5%)			
Savings - Trade School / College			
Pets (food, vet, etc.)			
Credit Cards			
Total Priority Expenses			
OTHER EXPENSES (monthly)	Actual Amount	Budget	Actual minus Budget
Auto Maintenance			
Home repair			
Clothing			
Personal Items (haircuts, dry cleaning, etc.)			
Life insurance			
Total Other Expenses			
DISCRETIONARY EXPENSES (monthly)	Actual Amount	Budget	Actual minus Budget
Adult Lunches			
Gifts (anniversary, birthday, Christmas, etc.)			
Entertainment (movies, dinner out, etc.)			
Hobbies			
Vacation			
Total Discretionary Expenses			
Total Net Income			
Expenses Total (Priority + Other + Discretionary)			
Income minus Expenses = Monthly Over/Under			
● Positive Amount = Surplus. Nicely done! ● Zero Amount = You survived ● Negative Amount = Spend less and/or earn more income			