

My Budget Worksheet



Monthly Income (after taxes)

Household Wages	
Social Security	
Military Pay	
Retirement Interest Income	
Child Support	
Unemployment	
SNAP Benefits	
Other Income	
Total Monthly Income	

Date:

Transportation 20%

Auto Loan	
Auto Insurance	
Gas/Maintenance	
Public Transportation/Taxi	
Parking/Tolls	
Total Expenses	

Housing Expenses 35%

Mortgage/Rent/HOA	
Gas	
Electric	
Water/Sewer	
Cell Phone/Telephone	
Cable	
Internet	
Security	
Repairs/Improvements	
Home/Renters Insurance	
Other	
Total Expenses	

Debt 5%

Credit Card	
Credit Card	
Credit Card	
Personal Loans	
Student Loans	
Medical Bills	
Other	
Other	
Total Unsecured	

Other Living Expenses 20%

Groceries	
Eating Out (snacks, drinks etc)	
Household Items	
Clothing/Dry Cleaning	
Education/Child Care	
Personal Care (toiletries, haircuts)	
Entertainment	
Prescriptions	
Medical (co-pays)	
Contributions/Donations/Tithes	
Other	
Total Living Expenses	

Investments and Savings 20%

Emergency Fund	
Savings Account	
Financial Goal 1	
Financial Goal 2	
Retirement (IRA, Roth, Stocks)	
Total Savings	

Budget Summary

Total Monthly Income	
- Total Monthly Expenses	
= Net Cash Flow	

Total Monthly Expenses	
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