

Empower Your Financial Future

Monthly Budget Worksheet



HOUSING	NOW	REVISED
Mortgage/Rent	\$	\$
Second Mortgage	\$	\$
Home Equity	\$	\$
Household Insurance	\$	\$
Taxes	\$	\$
Electric	\$	\$
Heat	\$	\$
Water/Sewage	\$	\$
Phone	\$	\$
Cell Phone	\$	\$
Cable	\$	\$
Trash	\$	\$
Security System	\$	\$
TOTAL	\$	\$

FOOD	NOW	REVISED
Groceries	\$	\$
Lunches out	\$	\$
Dinner out	\$	\$
Household Supplies	\$	\$
Toiletries	\$	\$
TOTAL	\$	\$

TRANSPORTATION	NOW	REVISED
Vehicle payment/lease	\$	\$
Vehicle payment/lease	\$	\$
Gas & Oil	\$	\$
Repairs	\$	\$
Car Insurance	\$	\$
TOTAL	\$	\$

PROTECTION	NOW	REVISED
Life Insurance	\$	\$
Hospital Insurance	\$	\$
TOTAL	\$	\$

CLOTHING	NOW	REVISED
Clothing	\$	\$
Dry Cleaning	\$	\$
Laundry	\$	\$
TOTAL	\$	\$

MISC. EXPENSES	NOW	REVISED
Allowances	\$	\$
Barber/Beauty	\$	\$
Contributions	\$	\$
Tobacco	\$	\$
Gifts	\$	\$
Entertainment	\$	\$
Medication	\$	\$
Pet Supplies	\$	\$
Tuition	\$	\$
Childcare	\$	\$
Lottery/Gambling	\$	\$
Newspapers	\$	\$
Misc/Rental Pmt.	\$	\$
Savings	\$	\$
Other	\$	\$
Other	\$	\$
TOTAL	\$	\$

GRAND TOTAL OF EXPENSES	NOW	REVISED
TOTAL	\$	\$

CREDIT CARDS AND OTHER MONTHLY PAYMENTS NOT LISTED ABOVE

Name	Balance	Payment	Name	Balance	Payment
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
GRAND TOTAL OF CREDIT CARDS AND OTHER MONTHLY PAYMENTS				\$	\$

INCOME

Salary (<i>After taxes</i>)	\$
Spouse	\$
Other	\$
Minus Payroll Deductions	\$
TOTAL AVAILABLE INCOME	\$

BUDGET SUMMARY

Total Available Income (<i>After taxes and deductions</i>)	\$
Total Outgo (<i>Monthly expenses, credit cards, and payments</i>)	\$
Remaining Funds (<i>Total Available Income minus Total Outgo</i>)	\$