

Basic Budgeting Worksheet

Total Monthly Gross Income		\$ _____
- Taxes, Health Ins. & Other Payroll Deductions	\$ _____	
- Savings, 401K, etc.	\$ _____	
= Total Monthly 'Spendable' Income		\$ _____
Housing Expenses		Monthly Payments
Rent or Mortgage	\$ _____	
Utilities	\$ _____	
Insurance (set \$ aside if paid annually)	\$ _____	
Repairs (set \$ aside for future expenses)	\$ _____	
Taxes (set \$ aside if paid annually)	\$ _____	
= Total	\$ _____	
Car Expenses		
Loan Payment(s)	\$ _____	
Gas	\$ _____	
Insurance (set \$ aside if paid annually)	\$ _____	
Maintenance & Repairs (set \$ aside for future expenses)	\$ _____	
= Total	\$ _____	
Debts		
Creditor #1 _____ Balance _____	\$ _____	
Creditor #2 _____ Balance _____	\$ _____	
Creditor #3 _____ Balance _____	\$ _____	
Creditor #4 _____ Balance _____	\$ _____	
(figure more on back if needed)		
= Total	\$ _____	
Miscellaneous		
Church Tithes & Offerings	\$ _____	
Other Charitable Contributions, Gifts	\$ _____	
Groceries, Lunches, Meals Out	\$ _____	
Childcare	\$ _____	
School Tuition/Supplies	\$ _____	
Medical Bills, CoPays, Prescription	\$ _____	
Pet Supplies & Vet Exams	\$ _____	
Entertainment, Cable, Video Rentals	\$ _____	
Club Dues (Homeowner's Assoc., Fitness, etc...)	\$ _____	
Newspaper, Magazine Subscriptions	\$ _____	
Clothing, Personal Items	\$ _____	
Cash	\$ _____	
Other (continue on back if needed)	\$ _____	
= Total	\$ _____	
Monthly Expense Totals		
Housing	\$ _____	
Car	\$ _____	
Debts	\$ _____	
Miscellaneous	\$ _____	
= Total Expenses	\$ _____	
Monthly Surplus or Shortage		\$ _____
(Total Spendable Income <i>minus</i> Total Expenses)		