MONTHLY BUDGETING WORKSHEET

Use this worksheet to develop your monthly budget and track your income and expenses each month. At the end of each month, review how well you are doing and make adjustments.

Total Income -Total Expenses = What's Left

Month/Year:							
MONTHLY NET INCOME Fill in your net income. Net income = Income remaining after taxes.	Week 1	Week 2	Week 3	Week 4	Week 5	Other	Income Total
(Include income from work/job, investments, self-employment, consulting, education funds, gifts, child support/alimony, other)							

MONTHLY EXPENSES

For your monthly expenses fill in a budgeted amount. Then fill in when the expense occurs throughout the month. Expenses are categorized as fixed, flexible and periodic. A fixed expense (green) stays the same each month, while a flexible expense (blue) varies from month to month. Periodic expenses (beige) typically are paid 1-4 times a year instead of monthly. To determine a monthly expense for a periodic or flexible expense, add up the amounts you paid for that expense over the last 12 months and divide the total by 12.

Exp	ense Categories	Budgeted Amount	Due Date	1st Week	2nd Week	3rd Week	4th Week	5th Week/ Other	Total (Should = Budgeted Amt)
Housing	Rent/Mortgage								
	Trash/Sewer								
	Telephone/Internet								
	Property Taxes								
	Home/Rent Insurance								
	Home Maintenance								
	Electricity								
	Heating								
	Water								
	Other Housing								
	Total								
Transportation	Car/Truck Payment								
	Parking								
	Licensing/Regis. Fees								
	Auto Insurance								
	Auto Maintenance								
	Gas								
	Public Transport.								
	Other Transportation								
	Total								
Food	Meal Plans								
	Groceries								
	Dining Out								
	Beverages								
	Pet Food								
	Other Food								
	Total								
Debt	Student Loans								
Repayment	Personal Loans								
	Credit Cards								
	Other Debt								
	Total								
Entertainment	TV Service								
	Travel								
	Electronics								
	Movies								
	Music								
	Subscriptions								
	Books (Textbooks)								
	Hobbies								
	Other Entertainment								
	Total								

*Note that listed expenses have been placed into typical fixed, flexible and periodic categories. You may adjust expenses and categories to fit your budget needs.

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