



NAVIGATING YOUR MONTHLY BUDGET

Sallie Mae® can help guide you along the path to successfully budgeting your monthly income and expenses. Use this worksheet to create a budget and assess how you're doing each month compared with your budget goal. The worksheet will total your numbers at the bottom so you can see if you need to make adjustments—like cutting expenses or boosting your income—to reach your desired amount of spendable income.

INCOME	BUDGET	ACTUAL
Monthly Net Salary	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

EXPENSES	BUDGET	ACTUAL
Debt		
Credit card payments	\$	\$
Student loan payments	\$	\$
Other	\$	\$
Education		
Books and supplies	\$	\$
Fees	\$	\$
Tuition	\$	\$
Other	\$	\$
Entertainment		
Concerts/Movies/Sporting events	\$	\$
Other	\$	\$
Health		
Doctor/Dentist	\$	\$
Life/Health insurance	\$	\$
Care products, drugs	\$	\$
Other	\$	\$
Food		
Groceries/Eat in	\$	\$
Eat out	\$	\$
Housing		
Home repair	\$	\$
Insurance	\$	\$
Rent/Mortgage	\$	\$
Taxes	\$	\$
Other	\$	\$

EXPENSES	BUDGET	ACTUAL
Family expenses		
Babysitter	\$	\$
Day care	\$	\$
Other	\$	\$
Miscellaneous		
Clothing/Laundry	\$	\$
Pet supplies	\$	\$
Other	\$	\$
Savings		
IRA	\$	\$
Savings/Money market account	\$	\$
Transportation		
Car payment	\$	\$
Car insurance	\$	\$
Car maintenance/Repair	\$	\$
Gasoline	\$	\$
Public transportation	\$	\$
Other	\$	\$
Utilities		
Cable/Internet	\$	\$
Cell phone	\$	\$
Electricity	\$	\$
Gas & water	\$	\$
TOTAL EXPENSES	\$	\$

TOTALS	BUDGET	ACTUAL
TOTAL INCOME	\$	\$
TOTAL EXPENSES	\$	\$
Spendable income (Income minus expenses)	\$	\$