Monthly Expenses Budget Worksheet

Use this free worksheet to determine and track your monthly income and expenses.

The last line in each block has been set to calculate for you in Excel. Be as accurate as possible.

If you need to add, remove or adjust this worksheet simply save the Excel version to your computer desktop and manipulate as needed.



Consistency is key!

MONTH:	
Combined Monthly Income (after taxes & deduction	ons)
Salary/Wages/Business Draw	
Salary or Wages (Spouse)	
Social Security	
Pension/Retirement	
Interest on Accounts	
Alimony / Child Support	
Real Estate rent (income)	
Investment Dividends	
Unemployment/ Food Stamps	
Other	
Total Take Home Income	\$0

Monthly Living Expenses	
Alimony / Child Support (outgoing)	
Auto Gas and Repair	
Auto Insurance	
Cable TV/ Satellite Fees	
Donations	
Child Care (Daycare,babysitting)	
Childrens' Activities (sports, etc)	
Clothing Maintenance (Laundy/Dry cleaning)	
Clothing Purchases	
Electric Bill	
Food (In-home / Groceries)	
Food (Eating out, fast food, etc.)	
Gas and Oil Bill	
Health and Dental Insurance	
Homeowner/Condo fees	
Homeowners/ Renters Insurance	
Household items	
Internet Access (AOL,MSN, RR, DSL)	
Life and Disability Insurance	
Memberships (Health, or other clubs, etc.)	
Personal Care (Family haircuts, etc.)	
Prescriptions	
Property Services (Pool, lawn carel)	
Security Services (Home alarm)	
Subscriptions (Newspaper, Magazines,etc)	
Telephone (Home, Cell, Pagers)	
Trash Disposal (Recycling)	
Tuition and School Supplies	
Water Bill	
Other Expenses	
Other Expenses	
Other Expenses	
Total Monthly Living Expenses	\$0
Total Monthly Living Expenses	\$0

Secured Debts (Monthly Payments)	
Rent	
1st Mortgage	
2nd Mortgage	
Land Lease (Trailer park, other)	
Student Loans	
Auto Loans/Leases	
Recreation (Boat, ATV, etc.)	
Past Due Taxes	
Other Debts	
Other Debts	
Other Loans	
Other Loans	
Total Secured Debt	\$0

Unsecured Debt	
Credit Card 1	
Credit Card 2	
Credit Card 3	
Credit Card 4	
Credit Card 5	
Credit Card 6	
Personal Loan 1	
Personal Loan 2	
Medical Bill Payment	
Other	
Other	
Other	
Other	
Total unsecured Debt	\$0

Overview Summary	
Total Take Home (Income)	\$0
Total Living Expenses (-)	\$0
Total Secured Debt Payments (-)	\$0
Total Unsecured Debt Payments (-)	\$0
Disposable Income **	\$0.00

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If your monthly budget leaves a deficit, you may be in serious debt. We can help. Contact us today for a free, no obligation consultation. (6) Wi locations to serve you.