



Personal Budget Planner Worksheet

TABLE ONE	Current Spending	Necessary Changes	Planned Budget
Essential Monthly Expenses	\$	\$	\$
HOME			
Rent or Mortgage			
Electricity			
Water/Sewer/Garbage			
Phone			
FOOD			
Groceries			
School Lunches			
Work Lunches			
Other			
TRANSPORTATION			
Car Payment			
Car Insurance			
Gasoline			
Repairs & Maintenance			
Public Transportation			
OTHER BASIC EXPENSES			
Clothing			
Haircuts / Personal Care			
Insurance			
Laundry, Dry Cleaning			
Medical & Dental			
Prescriptions			
Cable TV			
Taxes			
School Expenses			
SAVINGS			
Emergencies			
Long-Term Goals			
Short-Term Goals			
Total Essential Monthly Expenses	\$	\$	\$

MONTHLY INCOME	Gross Income	Net Income
Income 1		
Income 2		
Other Income (child support, social security, military retirement, etc.)		
TOTAL GROSS/NET INCOME	\$	\$

TABLE TWO	Current Spending	Necessary Changes	Planned Budget
Other Monthly Expenses	\$	\$	\$
CREDIT CARD PAYMENTS			
INSTALLMENT LOAN PAYMENTS			
ENTERTAINMENT			
Eating Out or Ordering In			
Movie Tickets			
Plays / Concerts			
Movie Rentals			
Music downloads			
Sporting Events			
Internet Access Fees			
Books, Magazines, Newspapers			
Other			
Other			
CLUBS/ORGANIZATIONS			
Gym / Health Club Dues			
Association Dues / Expenses			
Professional Organization Dues			
Social Organization Dues			
Other			
GIFTS			
Gifts & Cards (holidays, birthdays, etc.)			
Religious Tithes			
Charitable Contributions			
PETS			
Veterinary Expenses			
Pet Food			
MISCELLANEOUS EXPENSES			
Vacations			
Cigarettes / Tobacco			
Alcoholic Beverages			
Snacks			
Other			
Total Other Expense			
Total Essential Monthly Expenses			
Total Living Expenses	\$	\$	\$

(Total Net Monthly Income) - (Total Monthly Living Expenses) = (+ or -)

\$ _____ - _____ = _____

For additional copies of this worksheet, go to mechanicsbank.com.

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