

Personal Budget Worksheet

Enter your estimated monthly income and expenses to better understand what changes you should make to live within a budget that works best for you.

If desired, insert new rows to include new income sources or expenses, but do not enter any information in the blue rows. These cells hold the formulas behind the chart.

PART 1: MONTHLY INCOME		Estimated	Actual
Person #1: List monthly income for all full & part time jobs		\$3,000.00	
TOTALS (Automatically Calculated)		\$3,000.00	

PART 2: MONTHLY EXPENSE		Estimated	
Mortgage / Rent		\$1,000.00	
Car Payment		\$300.00	
Car Insurance		\$165.00	
Student loan		\$105.00	
Parking		\$50.00	
Gasoline		\$150.00	
Buses		\$0.00	
Cable /Satellite TV		\$55.00	
Internet Access		\$60.00	
Cell Phone Bill		\$90.00	
Groceries		\$200.00	
Cleaning supplies		\$55.00	
Pet care		\$40.00	
Gym Membership		\$35.00	
Gas utility bill		\$25.00	
Electric Bill		\$50.00	
Water Bill		\$25.00	
Entertainment (movies, concerts)		\$100.00	
Restaurants		\$100.00	
Saving		\$395.00	
TOTALS (Automatically Calculated)		\$3,000.00	

PART 3: BALANCE		Estimated	
TOTAL MONTHLY INCOME		\$3,000.00	
TOTAL MONTHLY EXPENSE		\$3,000.00	
VARIANCE (This is how much over, or under, your budget you are.)		\$0.00	

*If this number is positive, good work!
You're spending less than you're
earning. If it's a negative number, you
should consider ways to save or
reprioritize your expenditures.*