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Monthly Budget Worksheet

To help you track your expenses and build a monthly budget, use the following worksheet for at least two or three consecutive months. This will give you a sense of where you are spending your money and changes you can make to improve your situation, if necessary.

Budget for the month of

Notes:

- Complete all fields that apply.
- Fields with an * are not monthly bills but expenses likely to occur throughout the year. Budget and save a set amount for each that might apply to you so you have the extra money to pay these bills.
- If you are having trouble paying your mortgage or other bills, reach out to a HUD-certified housing counselor at (888) 995-HOPE. Housing counselors can help you contact and work with your lender to get help with your mortgage, and also provide free budget and credit advice.

Category	Monthly Budget	Monthly Actual	Difference	Notes
Income				
Monthly pay (after taxes)				
Alimony or child support received				
Other income				
Total Monthly Income				
Expenses: Housing				
Mortgage or rent				
Real estate property tax				
Personal property tax				
Homeowner's or renter's insurance				
Homeowner's association or condo fees				
Total Housing Expenses				
Expenses: Utilities				
Electric				
Gas/heating oil				
Water/sewage				
Telephone				
Trash collection				
Cable TV				
Internet provider				
Cell phone				

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Monthly Budget Worksheet

Category	Monthly Budget	Monthly Actual	Difference	Notes
Expenses: Health/Medical				
*Expenses that you can budget for, so you have money saved to pay for unplanned or annual bills.				
Medical insurance				
Dental insurance				
Doctor/lab*				
Dentist*				
Orthodontist*				
Therapist*				
Eyeglasses/ophthalmolo-				
Hospital/emergency*				
Medicines*				
Other				
Total Health/Medical Expenses				
Expenses: Transportation				
*Expenses you can budget for, so you have money saved to pay for unplanned or annual bills.				
Car payments				
Car insurance				
Car maintenance/repair*				
Mass transit costs				
Gas				
Parking/tolls				
Tags/inspection*				
Total Transportation Expenses				
Expenses: Credit Cards, Loans, OE				
*Expenses you can budget for, so you have money saved to pay for unplanned or annual bills.				
Credit Card: Balance:				
Credit Card: Balance:				
Credit Card: Balance:				
Student Loans				
Legal Fees				
Alimony/child support paid				
Total Credit Card/Loan/ Other Balances and Fees				



Monthly Budget Worksheet

Category	Monthly Budget	Monthly Actual	Difference	Notes
Expenses: Food and Entertainment				
Groceries				
Meals out				
Entertainment (movies, etc.)				
Hobbies				
Total Food and Entertainment				
Expenses: Children				
Child care				
School tuition				
Lunch money				
School supplies				
Lessons/sports				
New clothing				
Personal grooming				
Allowances				
Other				
Total Children Expenses				
Expenses: Personal				
Dry cleaning/laundry				
Personal grooming				
New clothing				
Total Personal Expenses				
Expenses: Savings/Large Expenses				
*Expenses you can budget for, so you have money saved to pay for unplanned or annual bills.				
Savings amount going into an account each month				
Gifts (holiday, birthday)*				
House maintenance/repairs*				
Furniture*				
Church/charity*				
Vacation*				
Total Savings/Large Expenses				
Total Monthly Income				
Total Monthly Expenses				
Difference				