

**Budget for the month of:**

- Complete all fields that apply.
- Track your monthly expenses for a month or two with this worksheet to see where you are spending your money.
- Fields with \* are not monthly bills but savings plans for expenses likely to occur throughout the year. Consider budgeting a set amount for each that might apply to you so when bills associated with the item occur you have already saved the money to pay the bills.
- If your budget is tight, skimp on entertainment, eating out, vacation, etc. Do not skimp on your personal savings account except as a last resort.
- If you are having trouble, consider making an appointment with a credit counselor. Bring this worksheet so the counselor can see where your money is going.

Category	Monthly Budget	Monthly Actual	Difference	Notes
<b>Income</b>				
Monthly Pay (after taxes) Alimony or child support received				
Other income				
<b>Total Monthly Income</b>				
<b>Expenses: Housing</b>				
Mortgage or Rent				
Real Estate Property Tax				
Personal Property Tax				
Homeowner's or Renters Insurance				
Homeowners Assn. or Condo Fees				
<b>Total Housing Expenses</b>				
<b>Expenses: Utilities</b>				
Electric				
Gas/Heating Oil				
Water/Sewage				
Telephone				
Trash Collection				
Cable TV				
<b>Total Utilities Expenses</b>				

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Category	Monthly Budget	Monthly Actual	Difference	Notes
<b>Expenses: Health/Medical</b>				
*Are amounts that you can budget for so when unplanned visits happen, you have money saved to pay the bills.				
Medical Insurance				
Dental Insurance				
Doctor/Lab Bills*				
Dentist Bills*				
Orthodontist Bills *				
Therapist Bills*				
Eyeglasses/Ophthalmologist*				
Hospital/Emergency*				
Medicines*				
Other				
<b>Total Health/Medical Expenses</b>				
<b>Expenses: Transportation</b>				
*Are amounts that you can budget for so when unplanned or annual bills are due, you have money saved to pay the bills.				
Car Payment				
Car Insurance				
Car Maintenance/Repair*				
Mass Transit Costs				
Gas				
Parking/Tolls				
Tags/Inspection*				
<b>Total Transportation Expenses</b>				
<b>Expenses: Credit Cards, loans and other expenses</b>				
*Are amounts that you can budget for so when unplanned or annual bills are due, you have money saved to pay the bills.				
Credit Card: Balance:				
Credit Card: Balance:				
Credit Card: Balance:				
Student Loan				
Legal Fees				
Alimony or child support paid				
<b>Total Credit Card and other loans</b>				
<b>Expenses: Food &amp; Entertainment</b>				
Groceries:				
Meals out:				
Entertainment (movies, etc.):				
Hobbies:				
<b>Total Food &amp; Entertainment Expenses</b>				

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Category	Monthly Budget	Monthly Actual	Difference	Notes
<b>Expenses: Children</b>				
Child care:				
School tuition:				
Lunch money:				
School supplies:				
Lessons/sports:				
New clothing:				
Personal grooming:				
Allowances:				
Other:				
<b>Total Children Expenses</b>				
<b>Expenses: Personal</b>				
Dry cleaning/laundry:				
Personal grooming:				
New clothing:				
<b>Total Personal Expenses</b>				
<b>Expenses: Savings/Large Expenses</b>				
*Are amounts that you can budget for so when unplanned or annual bills are due, you have money saved to pay the bills.				
Personal Savings				
Gifts (holiday, birthday)*				
House maintenance/repair*				
Furniture*				
Church/Charity*				
Vacation*				
<b>Total Savings/Large Expenses</b>				
<b>Total Monthly Income</b>				
<b>Total Monthly Expenses</b>				
<b>Difference</b>				