## Intern Personal Budget Worksheet

MONTHLY INCOME \& PAYMENTS

```
A. Monthly Take Home Pay
    (plus other income: interest, dividends, etc.)
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B. Regular Monthly Expenses

| Housing (rent or mortgage) |
| :--- |
| Utilities (electric, gas, water) |
| Food |
| Clothing |
| Transportation (gas, car maintenance, license) |
| Telephone, Internet |
| Postage \& Stationary |
| Laundry \& Cleaning |
| Medical, dental \& prescriptions |
| Education, Self-Improvement (books, magazines, <br> Conferences, etc.) |
| Church Contributions, Donations |
| Entertainment, Hobbies, etc. |
| Personal Expenses (cosmetics, toiletries, gifts, etc.) |
| Current Installment Payments (furniture, car, etc.) |


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| Total \$ |  |

## C. Bills Paid Quarterly, Semi-Annually or Annually

| Add annual costs and divide by 12 to get an average <br> monthly payment. Put that amount in your savings or <br> checking account every month to accumulate until <br> needed. |
| :--- |
| Taxes (only those not included in mortgage or deducted <br> from payroll) |
| Insurance (car, house, health, life, renter's) |
| Vacation Costs |
| Christmas and/or Other Annual Gifts |
| School Tuition and Expenses |



| D. Savings Program Deposits |
| :--- |
| Long-range savings account |
| Ready-cash savings account |

E. Total Monthly Expenses

Add the totals of B, C and D
F. Balance by subtracting E from A.

A should equal or exceed E
If A exceeds E, you may take on additional obligations or purchases or add to savings
A. $\$$
E. \$


