

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
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 Renters Insurance				
Homeowners Assn. or Condo Fees				
Total Housing Expenses				
Expenses: Utilities				
Electric				
Gas/Heating Oil				
Water/Sewage				
Telephone				
Trash Collection				
Cable TV				
Total Utilities Expenses				

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Category	Monthly Budget	Monthly Actual	Difference	Notes
Expenses: Health/Medical				
*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				
Total Health/Medical Expenses				
Expenses: Transportation				
*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*				
Total Transportation Expenses				
Expenses: Credit Cards, loans and other expenses				
*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				
Total Credit Card and other loans				
Expenses: Food & Entertainment				
Groceries:				
Meals out:				
Entertainment (movies, etc.):				
Hobbies:				
Total Food & Entertainment Expenses				

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Category	Monthly Budget	Monthly Actual	Difference	Notes
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				
*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*				
Total Savings/Large Expenses				
Total Monthly Income				
Total Monthly Expenses				
Difference				