

BUDGET WORKSHEET

Use this Budget Worksheet to help track your monthly expenses. Calculate your net income by subtracting your expenses from your monthly income. Your success in planning and following a personal budget will help you manage your money.

MONTHLY TAKE-HOME PAY (AFTER TAXES) \$ _____

EXPENSES

Student Loan Payment \$ _____

Housing

Rent or mortgage \$ _____
Insurance \$ _____
Utilities \$ _____
Cable \$ _____
Internet \$ _____
Other \$ _____
_____ \$ _____

Transportation

Car payment \$ _____
Insurance \$ _____
Gas & oil \$ _____
Maintenance & repairs \$ _____
Other \$ _____
_____ \$ _____

Food

Monthly grocery bill \$ _____
Restaurants \$ _____
Snacks & lunches \$ _____
Other \$ _____
_____ \$ _____

Entertainment

Movies \$ _____
Concerts \$ _____
Videos \$ _____
Vacations \$ _____
Other \$ _____
_____ \$ _____

Education

Tuition	\$	_____
Books	\$	_____
Savings	\$	_____
Computer/internet	\$	_____
Other		_____
	\$	_____

Clothing

Work clothes	\$	_____
Leisure clothes	\$	_____
Laundry	\$	_____
Alterations	\$	_____
Other		_____
	\$	_____

Medical

Health insurance	\$	_____
Doctor	\$	_____
Dentist	\$	_____
Other		_____
	\$	_____

Personal

Haircuts	\$	_____
Toiletries	\$	_____
Gifts	\$	_____
Credit cards	\$	_____
Other		_____
	\$	_____

TOTAL EXPENSES \$ _____

NET INCOME* \$ _____

*Note: Net income is your monthly income minus your total expenses for the month. Student loans are as important or more important than some personal items. If you have a loan at this time, be sure to include this payment in your monthly budget.