

Monthly Budget Worksheet

A budget can help you keep track of your income and expenses, and, prepare for the unexpected. It can also help you figure out how much you can save to meet your future goals.

A budget is a picture of your money coming in and out. You can use a budget to guide your spending and to decide what to change to meet your financial goals.

Use this template to practice budgeting. You'll need to know your monthly income after taxes, your monthly expenses, and how much you'd like to budget for occasional expenses and savings.

If you're new to budgeting, try tracking your expenses for a month or two and then adjust.





Monthly Budget Worksheet

Monthly Income

Salary (After-Tax)

Freelance Income

Government Benefits

Other

 $^{^{ ilde{ inestack}}}$ Total Income

Living Expenses

Rent / Mortgage

Insurance

Utilities

Phone / Internet

Laundry

Child Care

Pet Care

Maintenance Fees

Home Items / Furnishings

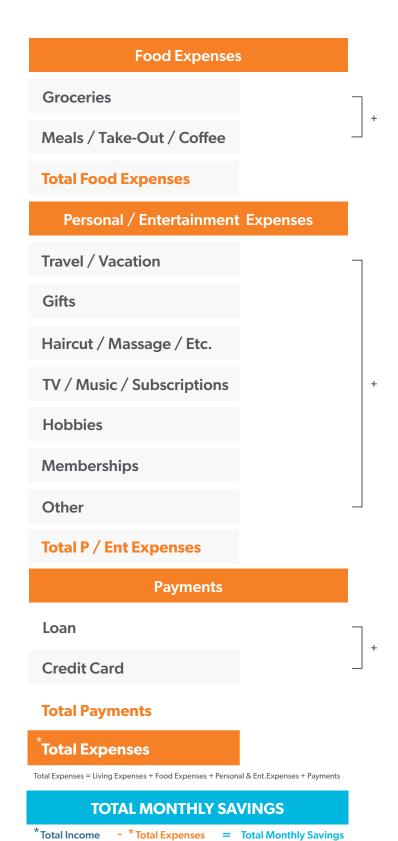
Clothing

Medications

Transit / Car

Other

Total Living Expenses



Investments

Other Goals

Emergency Fund



Sample

Monthly Budget Worksheet

Monthly Income	
Salary (After-Tax)	\$5,500
Freelance Income	\$250
Government Benefits	\$0
Other	\$0
*Total Income	\$5,750

Living Expenses		
Rent / Mortgage	\$2,000	
Insurance	\$40	
Utilities	\$200	
Phone / Internet	\$100	
Laundry	\$0	
Child Care	\$0	
Pet Care	\$100	
Maintenance Fees	\$0	
Home Items / Furnishings	\$200	
Clothing	\$300	
Medications	\$300	
Transit / Car	\$200	
Other	\$0	
Total Living Expenses	\$3,440	

Food Expenses		
Groceries	\$400	
Meals / Take-Out / Coffee	\$100]_
Total Food Expenses	\$500	
Personal / Entertainment	t Expenses	
Travel / Vacation	\$200	
Gifts	\$100	
Haircut / Massage / Etc.	\$100	
TV / Music / Subscriptions	\$100] +
Hobbies	\$100	
Memberships	\$0	
Other	\$0	
Total P / Ent Expenses	\$600	
Payments		
Loan	\$0	
Credit Card	\$100	
Total Payments	\$100	
*Total Expenses	\$4,640	
	\$3,440 + \$500+ \$600 + \$100	
TOTAL MONTHLY SA		
*Total Income *Total Expenses	Total Monthly Savings \$1,110	
្នឹត្ត Investments	\$500	
Investments Other Goals Emergency Fund	\$410	
Emergency Fund	\$200	