

# MONTHLY BUDGET WORKSHEET



Use this **budget** tool to see how much you make and spend each month

1. List your income
2. List your expenses
3. Subtract your total spending from total income to build your budget

Month of \_\_\_\_\_

## Income

Job	
Government program	
Disability benefits	
Financial support	
Other income	
Total income this month	

## Spending

Housing (rent or mortgage)	
Utilities (gas, water, electricity, sewage)	
Groceries + other supplies	
Health expenses	
Transportation*	
Education + childcare	
Cell phone	
Internet + cable	
Debt payments	
Savings	
Insurance	
Personal**	
Lifestyle***	
Other spending	

\* Includes gas, maintenance, registration

\*\* Includes clothing, gifts, fun money, gym, hair/cosmetics

\*\*\* Includes Pet care, entertainment, vacation, restaurants

## Build your budget

\_\_\_\_\_ - \_\_\_\_\_ = \_\_\_\_\_  
 Total income this month      Total spending this month

If your income is more than your expenses, you have money left to save or spend.

If your expenses are more than your income, look at your budget to find expenses to cut.

