

**BUDGET WORKSHEET**

Monthly Budget Worksheet for \_\_\_\_\_

Average Monthly Net Income \_\_\_\_\_

**Projected Expenses**

**1. HOUSING and UTILITIES**

Rent or Mortgage \_\_\_\_\_  
 Utilities \_\_\_\_\_  
 Cable \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Taxes \_\_\_\_\_  
 Repairs \_\_\_\_\_  
 \_\_\_\_\_  
**TOTAL** \_\_\_\_\_  
 % of Net Income \_\_\_\_\_

**2. FOOD and CLOTHING**

Groceries \_\_\_\_\_  
 Eating Out \_\_\_\_\_  
 Clothing \_\_\_\_\_  
 Footwear \_\_\_\_\_  
 \_\_\_\_\_  
**TOTAL** \_\_\_\_\_  
 % of Net Income \_\_\_\_\_

**3. HEALTH and PERSONAL CARE**

Prescriptions \_\_\_\_\_  
 Dental \_\_\_\_\_  
 Other Medical \_\_\_\_\_  
 Skin and Hair Care \_\_\_\_\_  
 \_\_\_\_\_  
**TOTAL** \_\_\_\_\_  
 % of Net Income \_\_\_\_\_

**4. TRANSPORTATION**

Public Transit \_\_\_\_\_  
 Taxis \_\_\_\_\_  
 Car Payments \_\_\_\_\_  
 Car Licence \_\_\_\_\_  
 Car Insurance \_\_\_\_\_  
 Gas, Oil, etc. \_\_\_\_\_  
 Repairs \_\_\_\_\_  
 \_\_\_\_\_  
**TOTAL** \_\_\_\_\_  
 % of Net Income \_\_\_\_\_

**5. RECREATION and EDUCATION**

Entertainment \_\_\_\_\_  
 Hobbies \_\_\_\_\_  
 Vacations \_\_\_\_\_  
 Lessons \_\_\_\_\_  
 School Expenses \_\_\_\_\_  
 \_\_\_\_\_  
**TOTAL** \_\_\_\_\_  
 % of Net Income \_\_\_\_\_

**6. SAVINGS**

Short Term \_\_\_\_\_  
 Long Term \_\_\_\_\_  
 \_\_\_\_\_  
**TOTAL** \_\_\_\_\_  
 % of Net Income \_\_\_\_\_

**7. MISCELLANEOUS**

Gifts \_\_\_\_\_  
 Donations \_\_\_\_\_  
 \_\_\_\_\_  
**TOTAL** \_\_\_\_\_  
 % of Net Income \_\_\_\_\_

**Summary**

Net Income \_\_\_\_\_  
 1. Housing and Utilities \_\_\_\_\_  
 2. Food and Clothing \_\_\_\_\_  
 3. Health and Personal Care \_\_\_\_\_  
 4. Transportation \_\_\_\_\_  
 5. Recreation and Education \_\_\_\_\_  
 6. Savings \_\_\_\_\_  
 7. Miscellaneous \_\_\_\_\_  
**Total Monthly Expenses** \_\_\_\_\_  
**Discretionary Income** \_\_\_\_\_