

## Budget Worksheet

### Monthly Income:

|                             |       |
|-----------------------------|-------|
| Gross Monthly Pay           | _____ |
| Less federal tax            | _____ |
| Less state tax              | _____ |
| Less Social Security        | _____ |
| Less medical/dental         | _____ |
| Less retirement             | _____ |
| Net monthly pay             | _____ |
| Plus other income           | _____ |
| <b>TOTAL MONTHLY INCOME</b> | _____ |

### Monthly Expenses:

|                               |       |
|-------------------------------|-------|
| Total Housing                 | _____ |
| Rent                          | _____ |
| Telephone / Cell              | _____ |
| Utilities                     | _____ |
| Cable / TV                    | _____ |
| Renter's insurance            | _____ |
| Total Household               | _____ |
| Groceries                     | _____ |
| Cleaning/toiletries           | _____ |
| Total Personal Services       | _____ |
| Hair                          | _____ |
| Dry cleaning/laundry          | _____ |
| Clothes/shoes                 | _____ |
| Total Loans                   | _____ |
| Student loans                 | _____ |
| Credit card(s)                | _____ |
| Other loans                   | _____ |
| Total Car                     | _____ |
| Car payment                   | _____ |
| Car insurance                 | _____ |
| Gasoline                      | _____ |
| Parking                       | _____ |
| Regular maintenance           | _____ |
| Total Entertainment           | _____ |
| Internet                      | _____ |
| Dining out/leisure            | _____ |
| Magazines/papers              | _____ |
| Sports/Music/Movies           | _____ |
| Fitness center                | _____ |
| Other                         | _____ |
| Savings                       | _____ |
| Travel/vacation               | _____ |
| Gifts (weddings, etc.)        | _____ |
| Pet supplies/expenses         | _____ |
| <b>TOTAL MONTHLY EXPENSES</b> | _____ |

|                                    |       |
|------------------------------------|-------|
| <b>TOTAL MONTHLY INCOME</b>        | _____ |
| <b>Less TOTAL MONTHLY EXPENSES</b> | _____ |
| <b>NET MONTHLY SAVINGS</b>         | _____ |