



# Basic Budgeting Worksheet

**Total Monthly Gross Income** .....\$ \_\_\_\_\_

- Taxes, Health Ins. & Other Payroll Deductions \$ \_\_\_\_\_

- Savings, 401K, etc. \$ \_\_\_\_\_

**= Total Monthly "Spendable" Income** .....\$ \_\_\_\_\_

## Monthly Payments

**Housing Expenses** \$ \_\_\_\_\_

Rent or Mtg. \$ \_\_\_\_\_

Utilities \$ \_\_\_\_\_

Insurance (set \$ aside each month if paid annually) \$ \_\_\_\_\_

Repairs (set \$ aside for future expenses) \$ \_\_\_\_\_

Taxes (set \$ aside if paid annually) \$ \_\_\_\_\_

**= TOTAL** \$ \_\_\_\_\_

**Car Expenses** \$ \_\_\_\_\_

Loan Payment(s) \$ \_\_\_\_\_

Gas \$ \_\_\_\_\_

Insurance (set \$ aside if paid annually) \$ \_\_\_\_\_

Maintenance & Repairs (set \$ aside for future expenses) \$ \_\_\_\_\_

**= TOTAL** \$ \_\_\_\_\_

**Debts** \$ \_\_\_\_\_

Creditor #1 \_\_\_\_\_ Balance \_\_\_\_\_ \$ \_\_\_\_\_

Creditor #2 \_\_\_\_\_ Balance \_\_\_\_\_ \$ \_\_\_\_\_

Creditor #3 \_\_\_\_\_ Balance \_\_\_\_\_ \$ \_\_\_\_\_

Creditor #4 \_\_\_\_\_ Balance \_\_\_\_\_ \$ \_\_\_\_\_

*(figure more on back if needed)*

**= TOTAL** \$ \_\_\_\_\_

**Miscellaneous** \$ \_\_\_\_\_

(Set \$ aside each month for annual expenses, such as Ins.)

Church Tithes & Offerings \$ \_\_\_\_\_

Other Charitable Contributions \$ \_\_\_\_\_

Groceries, Lunches, Meals Out \$ \_\_\_\_\_

Childcare \$ \_\_\_\_\_

School Tuition/Supplies \$ \_\_\_\_\_

Medical Bills and CoPays \$ \_\_\_\_\_

Prescription Medicines \$ \_\_\_\_\_

Pet Supplies & Vet Exams \$ \_\_\_\_\_

Entertainment, Cable, Video Rentals \$ \_\_\_\_\_

Club Dues (Homeowner's Assoc., Fitness, etc...) \$ \_\_\_\_\_

Newspaper, Magazine Subscriptions \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Haircuts \$ \_\_\_\_\_  
Gifts \$ \_\_\_\_\_  
Cash \$ \_\_\_\_\_  
Other (continue on back if needed) \$ \_\_\_\_\_  
**= TOTAL** \$ \_\_\_\_\_

**Monthly Expense Totals** \$ \_\_\_\_\_  
Housing \$ \_\_\_\_\_  
Car \$ \_\_\_\_\_  
Debts \$ \_\_\_\_\_  
Miscellaneous \$ \_\_\_\_\_  
**= TOTAL EXPENSES** \$ \_\_\_\_\_

**Total Surplus or Shortage** .....\$ \_\_\_\_\_  
(Total Spendable Income minus Total Expenses)