Budget Worksheet

Instructions:

1. Transfer and Record **ALL** monthly expenses
2. Project monthly expenses for each category for 12 months
3. Total expense and income categories and look for areas where savings can be found
4. Develop a budget based on expenses and category revisions
5. Track expenses and income against budget and adjust your spending and saving habits

	Month 1	2	3	4	5	6	7	8	9	10	11	12	Year
Rent													
Mortgage													
2nd Mort / Line of Credit													
Home maintenance													
Property Tax													
Home Insurance													
Heating (gas / oil)													
Electric													
Water / Sewer													
Trash													
Telephone													
Long distance													
Cell phone													
Internet													
Groceries													
Meal Out													
Child Care													
Child Support													
Auto 1 Payment													
Vehicle Maintenance													
Gas / parking /tolls													
Auto 1 Insurance													
Auto 2 Payment													
Vehicle Maintenance													
Gas / parking /tolls													
Auto 2 Insurance													
Auto 3 Payment Lease													
Vehicle Maintenance													
Gas / parking /tolls													
Auto 3 Insurance													
Public Transportation													
Boat / RV / motorcycle													
Page Sub-totals													