Budget Worksheet Instructions:

1. Transfer and Record ALL monthly expenses

2. Project monthly expenses for each category for 12 months

- Total expense and income categories and look for areas where savings can be found
 Develop a budget based on expenses and category revisions

5. Track expenses and income against budget and adjust your spending and saving habits

	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													