

Monthly Budget Worksheet for _____
Date: _____

Gross Monthly Income	_____	Total Expenses	_____
Taxes	_____	Monthly Surplus(Deficit)	_____
or Net Monthly Income	_____		
1. Food		5. Household Furnishing	
Groceries	_____	Furniture	_____
Dining Out	_____	Appliances	_____
	_____		_____
Total	_____	Total	_____
2. Accommodations		6. Recreation/Improvement	
Rent/Mortgage	_____	Vacations	_____
Property Taxes	_____	Education	_____
Water/Heat/Hydro	_____	Lessons	_____
Phone/Internet	_____	Alcohol/Tobacco	_____
Cable/Satellite	_____	Fees	_____
Security System	_____	Books/Magazines/CDs	_____
Homeowners Insurance	_____	Hobbies	_____
Mortgage Insurance	_____	Movies/Entertainment	_____
Maintenance/Repair	_____	Sports	_____
Garden Upkeep	_____		_____
	_____	Total	_____
Total	_____		
3. Personal Expenses		7. Miscellaneous	
Laundry and Cleaning	_____	Birthdays	_____
Haircuts	_____	Anniversaries	_____
Childcare	_____	Weddings	_____
House Cleaning	_____	Christmas	_____
Clothing	_____		_____
Pet Care (food, vet, boarding)	_____	Total	_____
Drugs and Medical	_____		
Health/Dental Plans	_____	8. Debt Reduction	
Life Insurance	_____	Line of Credit	_____
Disability Insurance	_____	Credit Card Repayment	_____
Group Insurance	_____	Student Loans	_____
Personal Savings	_____		_____
	_____	Total	_____
Total	_____		
4. Transportation			
Lease/Car Loan	_____		
Insurance	_____		
Gas and Oil	_____		
Licenses	_____		
Maintenance/Repair	_____		
Parking	_____		

Total	_____		