# 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 | | | | | | | | | | | | | |