



Monthly Budget Worksheet

Monthly Budget			
	Current Expenses	Adjusted Expenses	Amount Saved
FIXED EXPENSES			
▪ Housing (Rent / Mortgage + Maintenance Charge)			
▪ Utilities (Electric, Heat, Gas, Water, Other)			
▪ Basic Phone			
▪ Outstanding Debts			
○ Credit Cards			
○ School Loans			
○ Car Loan			
○ Family Member			
▪ Child Support/Childcare			
▪ Transportation			
○ Metro Card			
○ Other Commute			
○ Car Insurance			
○ Gas and Repairs			
○ Taxi			
▪ Medical			
▪ Other			
VARIABLE EXPENSES			
▪ Food			
○ Groceries			
○ Lunch			
○ Eating out			
▪ Home and Personal Necessities			
▪ Cable			
▪ Cell Phone			
▪ Entertainment			
○ Movies			
○ Cigarettes? Coffee?			
○ Internet Access, other			
▪ Other			
TOTAL MONTHLY EXPENSES			
INCOME			
▪ Wages			
▪ Other (Food Stamps, Child Support, SSI, Unemployment, Etc.)			
TOTAL MONTHLY INCOME			
DISPOSABLE INCOME AVAILABLE FOR SAVING			
<i>(Total Monthly Expenses - Total Income = Disposable Income)</i>			