

**Monthly Budget Worksheet**

	Month 1	Month 2	Month 3
<b>Income:</b>			
Net Monthly Income (after taxes)			
Unemployment Insurance			
Social Security Benefits			
Government Benefits (TANF, public assistance programs)			
Child Support / Alimony Received			
Other Sources (Odd Jobs, Informal Work, etc.)			
TOTAL INCOME:			
<b>Fixed Expenses:</b>			
Rent / Maintenance			
Mortgage			
Utilities (Electric, Gas, Water)			
Phone Service (Land Line, Cell Phones, Pagers)			
Transportation: Subway / Bus / Car Service			
Transportation: Car Payments and Gas			
Insurance Payments (Health, Car, Home, etc.)			
Memberships/Subscriptions (Gym Membership, Newspaper/Magazine Subscriptions, etc.)			
Savings (Retirement, College, Emergency, etc.)			
Other Expenses			
<b>Flexible Expenses:</b>			
Groceries			
Meals Out			
Child Care			
Credit Card Bills			
Other Loan Payments (Student Loans, Rent-A-Center Loans, etc.)			
Transaction Fees (Check Casher, Money Order, Banking, Bill Payment and ATM Fees)			
Cable TV and/or Internet			
Entertainment (Movies, CDs, etc.)			
Clothes			
Money to Family or Friends			
Donations (to Charity, Church, etc.)			
Other Expenses			
TOTAL EXPENSES:			
<p>If your income changes month to month, take an average of the last three months and use as your TOTAL INCOME.</p>			
<p>Subtract TOTAL EXPENSES from TOTAL INCOME. If this is a positive number, consider paying down your debts or using your money to build more savings. If this is a negative number, consider increasing your income and/or reducing your expenses.</p>			