

Healthy American Monthly Budget Worksheet

These are standard budget categories.

In each category, enter dollar amounts for those items relevant to you (if they are not relevant to you, leave them blank). Total the amount in each gray box for that category. Add all the gray boxes together to get your monthly spending. If you live in a residence hall, ask whoever pays your charges how much it costs for room and board for a semester and divide it by 4 months for your housing and utilities. Enter the other costs as they apply.

Housing	Transportation
Mortgage/Rent	Auto loan/lease
Garage/Storage	Gas/Parking
Maintenance	Public Transit
Other	Other
Total Housing Cost	Total Transportation
Utilities	Insurance
Gas/Electricity	Homeowners
Water	Auto
Laundry	Health
Phone	Dental
Cell	Disability
Internet	Life
Total Utilities	Total Insurance
Personal Care	Loans
Toiletries	Credit Card 1
Cosmetics	Credit Card 2
Pharmacy	Education Loan Payback
Health Club	Personal Loans
Hair Cuts, Nails, etc.	Other
Other	Other
Total Personal Care	Total Loans
Food	Business Expenses / Family Care
Groceries	Tuition
Restaurants	Books
Coffee/Beer/Drinks	Childcare
Other	Other
Total Food	Total Family Care
Clothing	Entertainment
Clothes	Movies/Music
Shoes	Vacation
Dry Cleaning	Hobbies
Accessories	
Other	
Total Clothing	Total Entertainment
Miscellaneous	Miscellaneous (cont.)
Gifts	Other
Subscriptions	Other
Savings	Other
Total Miscellaneous	Total Miscellaneous
Total of Column A	Total of Column B
	Grand Total
Total Income	=
Total Expenses	=
Budget Surplus / Shortfall	=