| Personal Budget Worksheet | ² ersonal | Budget | Worksheet |
|---------------------------|----------------------|--------|-----------|
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Lesson 1: Goals and Budgets Worksheet 1-4

Complete the budget worksheet for you and your family My goal is to save \$_____ a month. I want to \$____ in ___ months/years.

| Monthly Income | | Monthly Expenses | |
|---|----|---|----|
| \$ from job after taxes (you) | \$ | Housing Expenses | |
| \$ from job after taxes (your wife/husband) | \$ | Apartment rent or home mortgage | \$ |
| Retirement or social security benefits | \$ | Property tax/home Insurance | \$ |
| Government assistance | \$ | Home maintenance/repairs | \$ |
| Alimony/child support | \$ | Gas and electricity | \$ |
| Other income: | \$ | Water | \$ |
| Total Monthly Income | \$ | | |
| • | | Other Expenses | |
| | | Food | \$ |
| | | Car loan | \$ |
| | | Car insurance | \$ |
| | | Car maintenance/repairs | \$ |
| | | Gasoline | \$ |
| | | Public transportation (bus/metro/taxi) | \$ |
| | | Credit card payments | \$ |
| | | Loan payments | \$ |
| | | Telephone | \$ |
| | | Cell phone | \$ |
| | | Doctors/dentists | \$ |
| | | Insurance (other than car) | \$ |
| | | Entertainment \$ 1. cable television (\$) 2. restaurants & clubs (\$) 3. video rentals (\$) 4. other (\$) | |
| | | Clothing | \$ |
| | | Alimony/child support | \$ |
| | | Other expenses 1. cigarettes (\$) 2. gym membership (\$) 3. 4. | \$ |
| | | | |

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|------|------------------------------|--------------------|------------|--|
| What | is your Monthly Income | | \$ | |
| What | are your Monthly Expenses | | - \$ | |
| What | is your Monthly Income after | Expenses (Savings) | \$ | |
| What | are ways you can save more | e money | | |