

Rowdy Cents' Monthly Budget Worksheet
www.utsa.edu/moneymatters

Assign a dollar value to each item that you pay each month. If it changes from month-to-month, add up charges for the past 6-12 months, take an average and list the average amount. In the second column write NEED if the item is a necessity or WANT if the item is not a necessity.

Item	Amount to Spend	Need or Want
<i>Example: Gasoline</i>	<i>\$150</i>	<i>Need</i>
<i>Coffee at coffee shops</i>	<i>\$24</i>	<i>Want</i>
Savings		
Rent/Mortgage		
Utilities – gas, electricity, water, garbage		
Transportation – gasoline		
Transportation – other		
Auto loan		
Auto insurance		
Groceries		
Eating Out – restaurants, fast food, snacks		
Health Insurance		
Doctor visits and prescriptions		
Child care		
Pet care		
Credit card(s)		
Cash withdrawals		
Bank charges and ATM fees		
Books and school or office supplies		
Coffee – purchased at coffee shops		
Vending machine purchases- soda, water, snacks		
Cell phone –include texting expenses, over minutes charges, roaming, downloads, etc.		
TV service		
Internet service		
Gym memberships/club fees		
Hanging out		
Entertainment – movies, clubs, concerts		
Video games		
Internet downloads-iTunes, software, etc.		
Dating		
Cigarettes, beer, wine, etc.		
Clothing and shoes		
Laundry – Laundromat, dry cleaning		
Toiletries and cosmetics		
Personal care – haircuts, manicures, tanning		
Other: (name it)		
Other: (name it)		
Total Amount to pay each month		Total # of Wants listed =