



## Monthly Budget Worksheet

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