

# MONTHLY BUDGET WORKSHEET

MONTH: _____	PLANNED	ACTUAL	BALANCE
TOTAL MONTHLY INCOME	\$	\$	\$
TOTAL EXPENSES	\$	\$	\$
BALANCE (Should be \$0)	\$	\$	\$
<i>~~ EXPENSES ~~</i>			
GIVING	PLANNED	ACTUAL	BALANCE
CHARITABLE DONATIONS	\$	\$	\$
RELIGIOUS LIFE	\$	\$	\$
DEBT REPAYMENT (Goal = \$0)	PLANNED	ACTUAL	BALANCE
STUDENT LOAN	\$	\$	\$
CREDIT CARD	\$	\$	\$
OTHER DEBT	\$	\$	\$
HOUSING	PLANNED	ACTUAL	BALANCE
RENT / MORTGAGE	\$	\$	\$
PROPERTY TAXES	\$	\$	\$
HOME INSURANCE	\$	\$	\$
HOME OWNER'S ASSOCIATION FEES	\$	\$	\$
HOME MAINTENANCE & REPAIRS (2% of your home's value)	\$	\$	\$
HOUSE CLEANER	\$	\$	\$
YARD MAINTENANCE	\$	\$	\$
UTILITIES	PLANNED	ACTUAL	BALANCE
ELECTRICITY	\$	\$	\$
WATER & SEWER	\$	\$	\$
GAS	\$	\$	\$
PHONE (HOME)	\$	\$	\$
PHONE (CELULAR)	\$	\$	\$
INTERNET	\$	\$	\$
CABLE / NETFLIX / HULU	\$	\$	\$
HEALTH / INSURANCE	PLANNED	ACTUAL	BALANCE
HEALTH INSURANCE PREMIUM	\$	\$	\$
MEDICAL & DENTAL OUT OF POCKET EXPENSES	\$	\$	\$
HSA CONTRIBUTIONS	\$	\$	\$
DISABILITY INSURANCE PREMIUM	\$	\$	\$
LIFE INSURANCE PREMIUM	\$	\$	\$
TRANSPORTATION	PLANNED	ACTUAL	BALANCE
GAS	\$	\$	\$
PARKING & TOLLWAYS	\$	\$	\$
CAR REGISTRATION & RENEWAL	\$	\$	\$
CAR INSURANCE	\$	\$	\$
VEHICLE MAINTENANCE & REPAIRS	\$	\$	\$
PUBLIC TRANSPORTATION	\$	\$	\$
CAR LOAN OR LEASE PAYMENT	\$	\$	\$

FOOD	PLANNED	ACTUAL	BALANCE
GROCERIES including cleaning supplies, personal care	\$	\$	\$
EATING OUT	\$	\$	\$
WAREHOUSE RENEWAL FEES Eg. Costco, Amazon Prime	\$	\$	\$
SCHOOL & KIDS EXPENSES	PLANNED	ACTUAL	BALANCE
TUITION	\$	\$	\$
DAY CARE	\$	\$	\$
BABYSITTER	\$	\$	\$
SCHOOL LUNCHES (not including packed lunches)	\$	\$	\$
SCHOOL-RELATED EXPENSES eg. fieldtrips, school supplies	\$	\$	\$
EXTRACURRICULAR ACTIVITIES	\$	\$	\$
SUMMER CAMP	\$	\$	\$
FAMILY & PERSONAL EXPENSES	PLANNED	ACTUAL	BALANCE
"BLOW MONEY"	\$	\$	\$
FAMILY ACTIVITIES (eg. movies, bowling, etc.)	\$	\$	\$
DATE NIGHT	\$	\$	\$
HAIR & PERSONAL CARE	\$	\$	\$
CLOTHING (including dry cleaning, if applicable)	\$	\$	\$
GIFTS	\$	\$	\$
PETS	\$	\$	\$
MEMBERSHIP DUES	\$	\$	\$
BOOKS & SUBSCRIPTIONS	\$	\$	\$
VACATION / TRAVEL	\$	\$	\$
SAVINGS	PLANNED	ACTUAL	BALANCE
RETIREMENT	\$	\$	\$
COLLEGE	\$	\$	\$
EMERGENCY FUND	\$	\$	\$
NEW CAR	\$	\$	\$
OTHER	\$	\$	\$
FEES & FINANCES	PLANNED	ACTUAL	BALANCE
BANK FEES including any credit card annual fees	\$	\$	\$
PERSONAL ACCOUNTANT	\$	\$	\$
MISCELLANEOUS	PLANNED	ACTUAL	BALANCE
<i>No more than 5% of total expenditures</i>	\$	\$	\$
<b>NOTES</b>			