

Monthly Budget Worksheet

Income

Monthly Income (salary, bonus) \$ _____
Business Income \$ _____
Investment Income (real estate) \$ _____
Interest Income \$ _____

Total Monthly Income \$ _____

Expenses

Mortgage/Rent \$ _____
Food \$ _____
Auto Expenses (gas, payments, maintenance) \$ _____
Credit Cards \$ _____
Entertainment (movies, concerts, etc) \$ _____
Student Loan Payment \$ _____
Child Care \$ _____
Education (seminars, workshops, extended learning classes, etc.) \$ _____
Home Insurance \$ _____
Car Insurance \$ _____
Medical Insurance (unless deducted from paycheck) \$ _____

Life Insurance \$ _____
Disability Insurance \$ _____
Charitable Contributions \$ _____
Retirement Plan (unless deducted from paycheck) \$ _____
Real Estate Taxes \$ _____
Clothing (include dry cleaning) \$ _____
Subscriptions (magazines, Netflix, etc.) \$ _____
Phone (cell and home phone) \$ _____
Other utilities \$ _____
Vacation Savings \$ _____
Pay Yourself First (savings account money) \$ _____
Fun Money (extra money you can spend anyway you like) \$ _____
Other \$ _____

Total Monthly Expenses \$ _____

Surplus/Shortfall

Monthly Income \$ _____
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Monthly Expenses \$ _____

Shortfall or Surplus \$ _____