

# Basic Budgeting Worksheet

---

## Total Monthly Gross Income

		\$ _____
- Taxes, Health Ins. & Other Payroll Deductions	\$ _____	
- Savings, 401K, etc.	\$ _____	
<b>= Total Monthly 'Spensible' Income</b>		<b>\$ _____</b>

---

## Housing Expenses

## Monthly Payments

Rent or Mtg.	\$ _____
Utilities	\$ _____
Insurance (set \$ aside each month if paid annually)	\$ _____
Repairs (set \$ aside for future expenses)	\$ _____
Taxes (set \$ aside if paid annually)	\$ _____
<b>= Total</b>	<b>\$ _____</b>

## Car Expenses

Loan Payment(s)	\$ _____
Gas	\$ _____
Insurance (set \$ aside if paid annually)	\$ _____
Maintenance & Repairs (set \$ aside for future expenses)	\$ _____
<b>= Total</b>	<b>\$ _____</b>

## Debts

Creditor #1 _____ Balance _____	\$ _____
Creditor #2 _____ Balance _____	\$ _____
Creditor #3 _____ Balance _____	\$ _____
Creditor #4 _____ Balance _____	\$ _____
(figure more on back if needed)	
<b>= Total</b>	<b>\$ _____</b>

## Miscellaneous

(Set \$ aside each month for annual expenses, such as Ins.)

Groceries, Lunches, Meals Out	\$ _____
Childcare	\$ _____
Entertainment, Cable, Video Rentals	\$ _____
Clothing	\$ _____
Other (continue on back if needed)	\$ _____
<b>= Total</b>	<b>\$ _____</b>

**Monthly Expense Totals**

Housing	\$ _____
Car	\$ _____
Debts	\$ _____
Miscellaneous	\$ _____
<b>= Total Expenses</b>	<b>\$ _____</b>

---

**Monthly Surplus or Shortage**

(Total Spendable Income *minus* Total Expenses)

\$ \_\_\_\_\_