

MONTHLY BUDGET WORKSHEET

Month: _____ Year: _____

<i>Paying Yourself First</i>	Budget	Actual	(+ or -)	Explanation
Cash savings				
Debt Repayment				
Life Insurance				
Disability Insurance				
Retirement Savings				
Education Savings				
Auto payment or lease				
Emergency Fund				
Vacation Fund				
Holiday Fund				
<i>Residence</i>	Budget	Actual	(+ or -)	Explanation
Mortgage or Rent				
Property Tax				
Home or Renters Insurance				
Utilities - Gas				
Utilities - Electricity				
Utilities - Water				
Cable/Internet				
Repairs & cleaning				
Gardening				
Homeowner fees				
Other				
THE BASICS				
<i>Food & Clothing</i>	Budget	Actual	(+ or -)	Explanation
Groceries				
Household supplies				
Clothing				
Dry Cleaning & Laundry				
<i>Health</i>	Budget	Actual	(+ or -)	Explanation
Health Insurance				
Drugs & vitamins				
Doctors, dentists, etc.				
Other health costs				

<i>Personal Care</i>	Budget	Actual	(+ or -)	Explanation
Hair				
Nail & Toes				
Other personal grooming				
Toiletries				
<i>Transportation</i>	Budget	Actual	(+ or -)	Explanation
Vehicle				
Insurance & Registration				
Gasoline				
Parking				
Other transportation				
Repairs/Maintenance				
Tuition & Education				
Legal & Accounting				
<i>Family & Social Life</i>	Budget	Actual	(+ or -)	Explanation
Child care				
Elder care				
Entertainment				
Meals out				
Club Memberships				
Gifts				
Pet expenses				
Charity				
Miscellaneous				
<i>The Extras</i>	Budget	Actual	(+ or -)	Explanation
Hobbies				
Vacations				
Sports				
Toys				
Pocket Money				
Smokes/Drinks/Snacks				
<i>Totals</i>	Budget	Actual	(+ or -)	Explanation