

# Budget Worksheet

|                    | Budget Item                           | Monthly Total | Annual Total |
|--------------------|---------------------------------------|---------------|--------------|
| Income             | Income (after taxes)                  | \$            |              |
|                    | Other Income (after taxes)            |               |              |
|                    | SUBTOTAL                              | \$            | \$           |
| Financial Accounts | Student Loan Payments                 |               |              |
|                    | Credit Card Bill                      |               |              |
|                    | Savings                               |               |              |
|                    | Retirement Plan (401(k) or IRA)       |               |              |
|                    | SUBTOTAL                              | \$            | \$           |
| Living             | Rent/Mortgage Payment                 |               |              |
|                    | Utilities (electricity/oil/gas/water) |               |              |
|                    | Cell Phone/Telephone                  |               |              |
|                    | Internet/Cable TV                     |               |              |
|                    | Home Repairs and Maintenance          |               |              |
|                    | Renter's/Homeowner's Insurance        |               |              |
|                    | Clothing                              |               |              |
|                    | SUBTOTAL                              | \$            | \$           |
| Food               | Groceries                             |               |              |
|                    | Dining Out                            |               |              |
|                    | Misc.                                 |               |              |
|                    | SUBTOTAL                              | \$            | \$           |
| Transportation     | Car Payment                           |               |              |
|                    | Public Transportation/Taxis           |               |              |
|                    | Gas                                   |               |              |
|                    | Parking/Tolls                         |               |              |
|                    | Car Insurance and Registration        |               |              |
|                    | Car Repairs and Maintenance           |               |              |
|                    | SUBTOTAL                              | \$            | \$           |

Creating and following a budget is one of the best things you can do to keep your personal finances in good standing. To create a budget you need to first estimate income and expenses. Use this worksheet to get started on your own!