

Start Your Budget

The worksheet below is a sample budget that can help you manage how much you spend each month.

Monthly Income	Monthly total
Paychecks (i.e. take home pay from full-time, part-time and independent work)	\$
Other income (i.e. social Security and unemployment)	\$
Total monthly income	\$

Monthly Expenses	Monthly total
Saving	
Emergency Fund	\$
Retirement, college fund, or major purchase	\$
Housing	
Rent or mortgage	\$
Renter’s insurance or homeowner’s insurance	\$
Utilities (gas, electricity, and water)	\$
Internet, cable, and phones (mobile and home)	\$
Food	
Groceries and household supplies	\$
Eating out	\$
Transportation	
Car loan or public transportation	\$
Gas for car	\$
Car insurance	\$
Health	
Health insurance	\$
Gym membership	\$
Medicine	\$
Other	
Child care	\$
Credit cards, personal, and student loans	\$
Entertainment	\$
Total monthly expenses	\$

$$\begin{array}{ccc}
 \boxed{\$ \quad \quad \quad} & - & \boxed{\$ \quad \quad \quad} & = & \boxed{\$ \quad \quad \quad} \\
 \text{Income} & & \text{Expenses} & & \text{Remaining}
 \end{array}$$

**If your income is more than expenses, you can add more to savings.
 If your expenses are more than income, reduce unnecessary expenses.**