



MONTHLY BUDGET WORKSHEET

Managing your monthly expenses may not be the most fun thing you do, but it's certainly the most important. With this worksheet, you can estimate your income and expenses at the beginning of the month, then fill in the real numbers as you go.

PROJECTED MONTHLY INCOME	Income 1	
	Extra income	
	Total monthly income	
ACTUAL MONTHLY INCOME	Income 1	
	Extra income	
	Total monthly income	

PROJECTED BALANCE	
(Projected income minus expenses)	
ACTUAL BALANCE	
(Actual income minus expenses)	
DIFFERENCE	
(Actual minus projected)	

HOUSING	Projected Cost	Actual Cost	Difference
Mortgage / Rent			
Phone			
Electricity			
Gas			
Water and Sewer			
Internet			
Waste removal			
Maintenance			
Other			
Subtotal			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical			
Haircut			
Clothing			
Gym			
Other			
Subtotal			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle Payment			
Bus / Ride Share			
Insurance			
Fuel			
Maintenance			
Other			
Subtotal			

INSURANCE	Projected Cost	Actual Cost	Difference
Home			
Health			
Life			
Other			
Subtotal			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Dining out			
Other			
Subtotal			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Movies			
Music			
Kids Activities			
Sports			
Other			
Subtotal			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotal			

LOANS	Projected Cost	Actual Cost	Difference
Personal			
Student			
Credit Card			
Credit Card			
Other			
Subtotal			

TOTAL EXPENSES			
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