

# Monthly Budget Worksheet

## Monthly Income

Salary (After-Tax)
Freelance Income
Government Benefits
Other
<b>* Total Income</b>

## Living Expenses

Rent / Mortgage
Insurance
Utilities
Phone / Internet
Laundry
Child Care
Pet Care
Maintenance Fees
Home Items / Furnishings
Clothing
Medications
Transit / Car
Other
<b>Total Living Expenses</b>

## Food Expenses

Groceries
Meals / Take-Out / Coffee
<b>Total Food Expenses</b>

## Personal / Entertainment Expenses

Travel / Vacation
Gifts
Haircut / Massage / Etc.
TV / Music / Subscriptions
Hobbies
Memberships
Other
<b>Total P / Ent Expenses</b>

## Payments

Loan
Credit Card
<b>Total Payments</b>

## \* Total Expenses

Total Expenses = Living Expenses + Food Expenses + Personal & Ent. Expenses + Payments

## TOTAL MONTHLY SAVINGS

\* Total Income - \* Total Expenses = Total Monthly Savings

Sample Savings Allocation

Investments
Other Goals
Emergency Fund