

Budgets Worksheet

Use this form as a simple budget as a starter. There are on-line budgets you can use by going to the internet and searching for budget forms. Some of them track your expenses and income month by month and others do just one monthly budget that you need to update each month. Remember to add in your annual expenses of insurance payments or taxes – anything you pay on a semi-annual or annual basis. Divide that amount by 6 or 12 months, whichever applies and put an amount into your monthly budget. This is where you give your money a name. You want to “spend” all of your income on this form, so writ in any additional items you want to get there. Your Just in case fund, mad money and magnet money, as well as medical bills, gym dues and other items not listed here, but that you might have in your monthly expenses. If you are able to get this down on paper and review it with your family, partner , or financial helper, you are much more likely to stick to your plan and spend less, get out of debt, and save more. Good luck!

SIMPLE BUDGET

INCOME

Paycheck 1	\$ _____
Paycheck 2	\$ _____
Extra income 1	\$ _____
Extra income 2	\$ _____
TOTAL	\$ _____

EXPENSES

Rent/ Mortgage payment	\$ _____
Household expenses	\$ _____
Food	
Groceries and restaurants	\$ _____
Auto expenses	
Loan	\$ _____
Gas and service	\$ _____
Credit card payments	
Credit Card 1	\$ _____
Credit Card 2	\$ _____
Credit Card 3	\$ _____

Credit Card 4	\$ _____
Credit Card 5	\$ _____
Other lines of credit	\$ _____

Other expenses	\$ _____
TOTAL	\$ _____

Balance	\$0
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