

A Quick and Easy Budgeting Worksheet

Section A: Monthly Income	
Salary/Wages (after taxes)	_____
Social Security Income	_____
Interest / Dividends	_____
Other Income	_____
Total Income	_____

Section B: Monthly Expenses - Fixed	
<i>(little or no change from month to month)</i>	
Mortgage/Rent	_____
Property Taxes	_____
Car Loan	_____
Auto Insurance	_____
Life Insurance	_____
Home/Renters Insurance	_____
Health Insurance	_____
Child Care	_____
Total Fixed Expenses	_____

Section B: Monthly Expenses - Variable	
<i>(Expenses that may vary / can be managed to meet your budget)</i>	
Debt Payments <i>(Credit Cards, Loans, etc.)</i>	_____
Water	_____
Electricity	_____
Natural Gas	_____
Groceries	_____
Transportation <i>(Gasoline, repairs, etc.)</i>	_____
Telephone / Cell Phone	_____
Personal Services <i>(Haircuts, manicures, etc.)</i>	_____
Clothing	_____
Children's Expenses	_____
Gifts	_____
Savings	_____
Miscellaneous	_____
Total Variable Expenses	_____

Section B: Optional	
<i>(Expenses you may be able to cut or eliminate)</i>	
Cable TV	_____
Videos/CDs/Tapes	_____
Vacation	_____
Eating out	_____
Alcohol/Tobacco	_____
Total Optional Expenses	_____

Section A	
Total Income	_____
Section B	
Fixed	_____
Variable	_____
Optional	_____
Total Expenses	_____
Monthly Savings	_____
<i>or Monthly Shortfall</i>	_____