

Personal Monthly Budget

Month: _____

(round to the nearest dollar)

Monthly Budget Worksheet				Month		Year		
	Estimated	Actual		Estimated	Actual		Estimated	Actual
HOME EXPENSE			CHILDREN			ENTERTAINMENT		
Electric			Allowance			Bar/Café/Club		
Cable/Streaming Services			Camp/Childcare			Books/Subscriptions		
Gas/Oil			Diapers			Cigarettes/Alcohol		
Internet			School supplies			Coffee, Snacks		
Phone			Sports equip, team dues			Movies		
Rent			Toys and books			Other		
Rental Insurance			Other			Other		
<i>Garden/lawn/snow</i>			Other			TOTAL ENTERTAINMENT EXPENSE		
<i>Homeowner's insurance</i>			TOTAL CHILDREN EXPENSE					
<i>Maintenance/repairs</i>						VACATIONS/GIFTS/HOLIDAYS *		
<i>Mortgage</i>			SAVINGS			Accommodations		
<i>Property taxes</i>			Homeownership Savings			Entertainment		
<i>Water & sewer</i>			Other			Food		
Other			Other			Gifts		
TOTAL HOME EXPENSE			Other			Plane, train, bus, rental car		
			TOTAL SAVINGS			Shopping		
FOOD EXPENSE						Traveler's Insurance		
Groceries			DEBT			Other		
Restaurants/Take Out			Auto Loan Payments			TOTAL VACATIONS/GIFTS/HOLIDAYS *		
Other			Credit Card Payments					
TOTAL FOOD EXPENSE			Personal Loan Payments			MISCELLANEOUS		
			Student Loan Payments			Other		
HEALTH			Student Loan Payments			Other		
Doctor, Dentists			Other			TOTAL MISCELLANEOUS EXPENSE		
Insurance			TOTAL DEBT EXPENSE					
Over-the-counter						INCOME		
Prescriptions						Net Wages ("take home pay"/after taxes)		
			TRANSPORTATION			Gross Self Employment Income ("take home pay"/before taxes)		
Veterinarian/pet meds/insurance			Car payment			Child Support		
Other			Car maintenance*			Food Stamps (cash value)		
TOTAL HEALTH EXPENSE			Car repairs*			Pension		
			Gas			Social Security		
PERSONAL EXPENSES			Parking			SSDI		
Clothing			Public transportation			TANF (Monthly government assistance-cash value)		
Hair Cuts/Salons			Uber, Lyft, Zipcar			Unemployment Compensation		
Laundry			Other			Other		
Other			Other			Other		
Other			Other			Other		
TOTAL PERSONAL EXPENSE			TOTAL TRANSPORTATION EXPENSE			TOTAL INCOME		
						TOTAL EXPENSES		
						CASH SHORT/EXTRA		

*If this is a periodic expense, divide the annual total by 12 (budget it as a monthly expense)